

فضائل صدقات

FAZA'IL

-E-

SADAQAAT

By
Shaykhul Mufti
Muftana Muhammad Zakariyya Kandhlavi

فضائل صدقات

FAZA'IL-E-SADAQAAT

PART ONE

English Translation of Urdu Book



by

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FAZA'IL-E-SADAQAAT

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ
نَحْمَدُهُ وَنُصَلِّي عَلَى رَسُولِهِ الْكَرِيمِ - حَامِدًا وَمُصَلِّيًا وَسَلَامًا -

PREFACE

With the highest praise to Allah *Subhanahu wa Ta'ala* and with Darood and Salaam to Rasulullah *Sallallahu alaihe wasallam*, these few pages are being presented to our readers to bring out the virtues of Sadaqaat (spending for the cause of Allah). As mentioned in the preface to my booklet on *Fazail-e-Hajj*, my late uncle Maulana Muhammad Ilyas *Rahmatullah alaihe* was deeply interested in the publication of a book on this subject and, in the last days of his life, he repeatedly urged me to write one. So much so that, once while standing for Asr Salaat when 'Takbeer' was being called, he leaned forward from the row and said to this humble author, "Do not forget that book". In those days of his illness, Maulana did not lead Salaat; he joined the Jama'at.

Despite all that urgency and insistence from him, the delay on my part continued, resulting in repeated postponements. Fortunately, in Shawwal 1366 A.H. my stay in Nizamuddin was prolonged, as mentioned in the preface to *Fazail-e-Hajj*; and there seemed no likelihood of my return to Saharanpur even after the completion of that book. So, at long last, a start on this book was made on Saturday, the 24th of Shawwal, 1366 A.H. May Allah *Subhanahu wa Ta'ala* help me to accomplish this work, by showering His bounties and blessings upon me, which have always been bestowed upon me both in worldly and religious matters, in growing profusion, despite my own incapability! May Allah bring it to a completion acceptable to Him!

وَمَا تَوْفِيقِي إِلَّا بِاللَّهِ عَلَيْهِ تَوَكَّلْتُ وَإِلَيْهِ أُنِيبُ ط

"And I seek aid from none except Allah; in Him I trust and to Him alone, I turn for help".

I intend to divide this book into seven Chapters, viz:-

1. Virtues and rewards of spending for the cause of Allah.
2. Condemnation of miserliness.
3. Being particular about obligations towards one's relations.
4. Zakaat as an obligation.
5. Punishments for failure to pay Zakaat.
6. Virtues of asceticism, contentment and avoidance of begging.
7. Stories of pious personages who spent generously for the cause of Allah *Ta'ala*.

Muhammad Zakariyya Kandhalvi.



FAZA'IL-E-SADAQAAT

INTRODUCTORY NOTE TO THE TRANSLATION

Some important points regarding the format of this translation may be noted. In the first place, the phrases, "*Sallallaho alaihe Wasallam*" "*Radiallaho anho*, "*Rahmatullah alaihe*, " etc., have been printed in italics and given repeatedly, partly to earn reward for the readers and partly to educate them in their proper use.

2. Secondly, with regard to the translations of the Quranic Ayaat and the Ahadith, it is the beauty and Barakah of the Qur'an that their Arabic is so amenable to translation and is accessible to readers in their own language. The Holy Qur'an has been translated into many languages, but it is not always easy to convey the precise spirit of the original, especially in a "word-for-word" translation. Many standard translations of the Qur'an by various scholars exist in English, whose authors have done their best to translate as faithfully as was possible for them, yet it is never the last word. In this book, the translation adopted is the classical one of Mohammad Marmaduke Picthall, with very occasional modification.

3. The translations of the particular leading Quranic Ayaat and Ahadith, forming the main theme of an individual article or sub-section of the book, have been given in Bold Face beneath the original Arabic text, which serves to clear any ambiguity that may remain in the reader's mind after reading the translation. The translations of supporting Ayaat that occur in the course of the text and the explanatory examples introduced by the author (M.M. Zakariyyah *Rahmatullah alaihe* are given in italics, so as to differentiate these from the main theme given at the beginning of each article/sub-section.

4. As no standard English translation of the Ahadith is readily available, an attempt has been made to bring out their meanings through a relatively free (rather than "word-for-word") translation. Any remaining ambiguities may please be communicated to the publishers, for correction or improvement in future.

5. Certain Arabic words will be found transliterated into the English text, in order to introduce certain basic Islamic terms and concepts into the English language, which does not really possess exact equivalents for these. In many cases, the approximate English translation is also given alongside. Hopefully, this may help to fix the ideas better in the minds of the English-speaking readers, to whom this book is addressed. In the Transliteration, the Arabic letter (ع) is indicated by (') and the vowel (ـ) by (').

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CHAPTER - II

ON CONDEMNATION OF MISERLINESS

The Ayaat of the Qur'an and the Ahadith of Rasulullah *Sallallahu alaihe wasallam*, given in Chapter I, have made it abundantly clear that there are great and enormous virtuous gains and profits in spending in the path of Allah *Ta'ala*. Any deficiency in this will bring a corresponding heavy loss which, by itself, is deplorable. However, Allah *Ta'ala* and Rasulullah *Sallallahu alaihe wasallam* have condemned and given such warnings against miserliness and hoarding that, are in a way, a great favour of Allah *Ta'ala* on the Ummah of Rasulullah *Sallallahu alaihe wasallam*, as these have been given with a view to saving them from this deadly disease. Both the Holy Qur'an and the Ahadith have treated this subject in many different ways: such as persuasions to do virtuous deeds, warnings prohibiting the evil and harmful acts, etc. It is difficult to cover fully any of these aspects. However, as an example, a few Ayaat and Ahadith are given in this Chapter.

Section (a)

AYAAT:

① وَأَنْفِقُوا فِي سَبِيلِ اللَّهِ وَلَا تُلْقُوا بِأَيْدِيكُمْ إِلَى التَّهْلُكَةِ وَأَحْسِنُوا إِنَّ اللَّهَ يُحِبُّ الْمُحْسِنِينَ

1. Spend your wealth for the cause of Allah, and be not cast by your own hands to ruin. (*al-Baqarah: 195*)

Note: This Ayat has already been mentioned at No. 3 of the Ayaat in Chapter I. This Ayat considers the failure to spend for the cause of Allah *Ta'ala* as self-ruination and destruction, and has been mentioned in detail by the Sahabah *Radhiallaho anhum*. Who would want his own ruination and destruction, but how many are there who, after knowing this full well, try to save themselves from this calamity and keep away from hoarding? What can be the conclusion other than that our minds being befogged by negligence, we are bent upon causing our own ruin.

② الشَّيْطَانُ يُوعِدُكُمْ الْفَقْرَ وَيَأْمُرُكُمْ بِالْفُسْخِ وَاللَّهُ يُوعِدُكُمْ مَغْفِرَةً مِنْهُ وَفَضْلًا وَاللَّهُ وَاسِعٌ عَلِيمٌ

2. Shaitan promises you destitution and enjoins upon you lewdness. But Allah promises you forgiveness from Himself with bounty. Allah is All-Embracing, All-Knowing. (al-Baqarah: 268)

Note: According to Abdullah Ibne Mas'ud *Radhiallaho anho*, *Rasulullah Sallallaho alaihe wasallam* has said that man is influenced within his mind by Shaitan and also by an angel. Shaitan's purpose is to frighten him with evil results (like spending will bring poverty) and to falsify the truth, while the angel promises blessings and confirms the truth. Whoever perceives the angel's advice should think it to be from Allah *Ta'ala* and be thankful for it; and whoever thinks the opposite, should seek the protection of Allah against Shaitan, as it is he who creates such thoughts in man's mind; and then *Rasulullah Sallallaho alaihe wasallam* recited the above Ayat in support of his contentions. The Ayat actually denotes Allah's direction that Shaitan frightens by this fear of becoming poor and incites us to indulge in obscenities, which in fact is falsifying the truth. *Ibne Abbas Radhiallaho anho* says that the above Ayat contains two things from Allah *Ta'ala* and two from Shaitan. Shaitan avows poverty and orders evil; he asks us not to spend anything but to hoard it carefully for later needs. And Allah *Ta'ala* promises forgiveness of all sins and an abundant increase in provisions.

Imaam Ghazali Rahmatullah alaihe says that one should not get involved in fears for the future but should trust in Allah *Ta'ala*, Who has promised to provide livelihood; and consider such fears as an evil influence of Shaitan. As has been mentioned in the above Ayat, Shaitan fosters the thought in the human mind that, if you do not hoard wealth, you would land in trouble and difficulties when you fall ill or become unfit to earn or when some other emergency arises. Through these thoughts, he keeps people involved in toil and hardships all their lives and later makes fun of them that the men, through imaginary future fears, are caught in real hardships at present in the form of constant anxiety to save for the fearful thought of an unknown future!

﴿٣﴾ وَلَا يَحْسَبَنَّ الَّذِينَ يَبْخُلُونَ بِمَا أَنفَعَهُمُ اللَّهُ مِنْ فَضْلِهِ هُوَ خَيْرٌ لَّهُمْ بَلْ هُوَ شَرٌّ لَّهُمْ سَيُطَوَّقُونَ مَا بَخُلُوا بِهِ يَوْمَ الْقِيَمَةِ ۚ وَلْيَلْوِي بِزَارَاتِ السَّمَوَاتِ وَالْأَرْضِ ۚ وَاللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ﴿٤﴾

3. And let not those who hoard up wealth that Allah has bestowed upon them of His bounty think that it is better for them. No, it is worse for them. That which they hoard will be made a collar (in the form of a snake and put round their necks) on the Day of Resurrection. Allah's is the heritage of the heaven and the earth, and Allah is Informed of what you do. (Aal-e-Imran: 180)

Note: According to Bukhari, Rasulullah Sallallahu alaihe wasallam has said that, if a man has been given wealth by Allah Ta'ala, but fails to pay Zakaat on it, that wealth will, on the Day of Judgement, be turned into a bald-headed snake (extremely poisonous) with two spots under its mouth (a sign of deadly poison) and will be put round his neck.

The snake will grab both his jaws and say, "I am your hoarded wealth and the protected treasure". Then Rasulullah Sallallahu alaihe wasallam recited the above Ayat. This Hadith will be repeated in Chapter 5 under Ahadith at No.2. Hasan Basri Rahmatullah alaihe has said that the above Ayat was revealed about the Kaafirs and about those Muslims who are miserly and do not spend in the path of Allah Ta'ala. Ikrimah Radhiallaho anho has said that, when someone fails to fulfil the demands of Allah Ta'ala from his property, that property will become a bald-headed snake and chase the person who will be begging for protection from it.

Hajar Bin Bayan Radhiallaho anho has quoted Rasulullah Sallallahu alaihe wasallam to say that when a close blood relation approaches a relative for help from his spare wealth and the latter refuses it, due to miserliness, that wealth will become a snake to be worn by the owner of the wealth round his neck. Rasulullah Sallallahu alaihe wasallam then recited the above Ayat. Many Sahabah Radhiallaho anhum have also repeated this subject. Masrooq Rahmatullah alaihe says that the above Ayat refers to a person whom Allah Ta'ala has given wealth but who fails to fulfil his obligations to his relatives: that property will be turned into a snake which he will be made to wear round his neck. He will ask the snake, "Why are you persecuting me"? The snake will reply, "I am your property". (Durre Manthur)

CH. II: AYAAT - CONDEMNATION OF MISERLINESS

Imaam Razi *Rahmatullah alaihe* writes in his Tafseer 'Kabeer' that the preceding Ayaat exhort us to participate in Jehaad personally. This Ayat contains exhortation to spend money in the path of Allah and warns those who do not spend for the cause of Allah, that their wealth will become a bald snake, which would be hung round their necks. After a detailed discussion of the topic, the Imaam *Rahmatullah alaihe* says, 'This Ayat does not apply to the cases of Supererogatory spending (Nafil Sadaqaat). It applies to cases of failure in obligatory spending, which falls in several categories: first, spending on oneself and the dependents in the household; second, paying Zakaat and the third, spending money at the time when the Muslims are invaded by non-Muslims to destroy their life and property: the rich must give to the defenders as much as needed, which will in fact mean protection of their own life and property; fourth, to help a person in distress till he is out of danger. All these payments are obligatory .

﴿٣﴾ إِنَّ اللَّهَ لَا يُحِبُّ مَنْ كَانَ مُخْتَالًا فَخُورًا ۚ الَّذِينَ يَبْتَغُونَ دَارَ الْمَرْغُومِ وَالْكَافِرِينَ وَيَكْتُمُونَ مَا آتَاهُمُ اللَّهُ مِنْ فَضْلِهِ ۚ وَأَعْتَدْنَا لِلْكَافِرِينَ عَذَابًا مُهِينًا ۝

4. Lol Allah loves not such as are proud and boastful, who hoard their wealth and enjoin avarice to others, and hide that which Allah has bestowed upon them of His bounty. For disbelievers We prepare a shameful doom. (An-Nisaa: 36-37)

Note: Teaching miserliness may be by verbal encouragement or by setting a personal example for others; this subject has been treated in many Ahadith to the effect that whoever adopts a wrong course suffers for his own sins as well as of those who follow his example; there will be no reduction in the punishment to the followers for their own sin. This subject has already been discussed earlier in detail. In the explanation of "Mukhtalaan-Fakhoora", Mujahid *Rahmatullah alaihe* has been quoted to have said that anyone who keeps counting the things gifted to him by Allah Ta'ala, and does not offer thanks to Him, is a proud person. Abu Saeed Khudri *Radhiallaho anho* has quoted Rasoolullah *Sallallahu alaihe wasallam* as saying that, on the Day of Judgement when Allah Ta'ala will collect His entire creation in one place, the fire of Jahannam will advance furiously, flames over flames, towards the people and the angels appointed on it would like to halt it, but it will

say, "I swear by my Lord, let me get hold of my companions or else I will swallow all of these people". The angels will ask who are they? It will reply, "Every proud person and tyrant". After that, it will pick up with its tongue, one by one, every cruel and arrogant person and devour him, like an animal eating grass. It will withdraw after that, but return soon after, with the same fury and demand the conceited and the persons thankless to Allah Ta'ala, picking them up one by one and swallowing them. In the third turn, it will come and deal with all those who were arrogant and strutted proudly in life. Thereafter the reckoning of the remaining people will commence.

Jaabir bin Sulaim. (Hujaimi) *Radhiallah anho* says that once, he came to visit *Rasulallah Sallallah alaihe wasallam* and met him in a street of Madinah. He asked him about the wearing of the 'Izaar' (lower garment), to which he replied, "It should be worn halfway down to the calf, but if you dislike that, you may wear it a little lower, and if you do not like it even that high, you can wear it still lower, till it comes down to a point just above your ankles. If even that is not to your liking, there is no further scope, as Allah does not like those who are proud and boastful (and trailing of lower garment or wearing it lower than the ankles is a sign of pride)". He then asked about the acts of kindness and *Rasulallah Sallallah alaihe wasallam* replied, "Do not consider any act of kindness too small or insignificant, nor delay it, be it a piece of string or a shoe-lace (that you give to someone), or a bucket of water (that you fill for someone) or to remove a harmful object from the road or to speak to someone with a smile or pay Salaam to a wayfarer, or to show affection to a person in distress; all are good acts of beneficence. If someone talks about a vice which you may have, you should suppress his vice that you may know of; the concealment of his vice will bring you reward and its disclosure will be a sin. When you intend to do something, and you will not regret its becoming known to people, go ahead and do it. And if there be something you wish to do but are afraid of people knowing it, do not do it (as that is the sign of its being a vice)".

Abdullah Bin Abbas *Radhiallah anho* says that Kardam Ibne Yazid and others used to come to the Ansaar and advise them not to spend too much, as they feared that all their possessions might get exhausted and they might become destitute. They advised them to keep back something for meeting any unforeseen eventuality. The above Ayat was revealed as condemnation of such persons. (*Durre Manthur*)

⑤ وَالَّذِينَ يَكْتُمُونَ الذَّهَبَ وَالْفِضَّةَ وَلَا يَنْفِقُونَهَا فِي سَبِيلِ اللَّهِ يَبْرَزُهُمْ عَذَابُ الْيَوْمِ يُخْسَى عَلَيْهِمْ فِي نَارِ جَهَنَّمَ فَيُكَلِّمُ بِهِمَا جَحَاشُهُمْ وَأُولَئِكَ هُمُ الَّذِينَ كَانُوا يَكْتُمُونَ

5. They who hoard up gold and silver and do not spend it in the way of Allah, unto them give tidings (O, Muhammad) of a painful doom. On that Day when it will (all) be heated in the fire of Jahannam, and their foreheads and flanks and their backs will be branded therewith (and it will be said unto them). Here is what you hoarded for yourselves. Now taste of what you used to hoard. (*al-Taubah: 34-35*)

Note: The Ulama have said that the mention of forehead, etc., means that all the parts of the body will be branded. Another Hadith confirms this interpretation, saying that face to foot, all will be branded. Some of the Ulama have said that there is mention of only three limbs in the Ayat because these are very sensitive to pain, while others have said that these three parts have been mentioned because, when a person meets an indigent person, he turns his face and shoulder away from him and walks off with the back towards the poor man; hence the painful suffering promised for these three particular parts. There are other reasons too. The above Ayat mentions branding with the heated gold and silver, while the Ayat at No. 3 above mentions the property turning into a snake and chasing its owner. Both these punishments are appropriate in their respective fields, which will be clear in Hadith No. 2 of Chapter V. In the above Ayat according to Abdullah Ibne Abbas *Radhiallahohunho* and several Sahabah, the hoarded wealth means that particular property from which Zakaat has not been paid, while that from which Zakaat has been paid is not considered hoarded wealth. Ibne Umar *Radhiallahohunho* however, has said that this order was revealed before the order for paying Zakaat; thereafter, Allah Ta'ala made Zakaat, when properly paid, the source of purification of the rest of the property.

Thauban *Radhiallahohunho* has said that, at the time when the above Ayat was revealed, we were accompanying Rasulullah *Sallallahu alaihe wasallam* on a journey. Some of the Sahabah *Radhiallahohunhum* submitted, "O Rasulullah, when this is the fearful result of collecting gold and silver, what then is the best wealth to be

hoarded as a treasure?". The reply was, "The tongue which remains busy in Zikr of Allah, the heart full of thanks to Allah Ta'ala and a pious wife who helps in preparing for the Akhirah". Umar Radhiallaho anho has been quoted to say that, when the above Ayat was revealed, he went to Rasulullah Sallallahu alaihe wasallam and submitted that the Ayat weighed heavily on the minds of the Sahabah Radhiallaho anhum. Rasulullah Sallallahu alaihe wasallam said that Zakaat had been made obligatory for the very purpose of making the remaining property pure and fit for inheritance, and the best thing to be treasured is the devoted wife who causes pleasure when seen, obeys orders instantly and takes full care of herself and the husband's property when the latter is away (on travels). In reply to a question from Abu Bakr Radhiallaho anho as to what was the best thing to be treasured, Rasulullah Sallallahu alaihe wasallam said, "The tongue in remembrance of Allah, the heart filled with thanks to Allah Ta'ala and a pious wife who helps in virtuous deeds". Abu Zarr and Abu Umamah Radhiallaho anho have quoted Rasulullah Sallallahu alaihe wasallam as saying that whoever has a Dinaar (gold coin), a Dirham (silver coin) or a piece of gold or silver and does not spend it in the path of Allah, this money (unless it is kept back for paying a debt) will be taken as a treasure and will cause him to be branded on the Day of Judgment. Similarly, any one who leaves behind, after his death any amount of hoarded silver or gold, will be branded with it on the Day of Judgment, even if, later he is sent to Jahannam or forgiven.

Ali Radhiallaho anho quotes Rasulullah Sallallahu alaihe wasallam as saying that Allah Ta'ala has made obligatory on the properties, of the rich Muslims, as much as would suffice for the needs of the poor. The poor suffer from hunger and want of clothing because the rich do not give away what is due on their property. Beware! Allah Ta'ala will demand an explanation from the rich about it or punish them severely". (*Durre Manthur*). There is a commentary on this Hadith given in 'Kanz-ul-Ummal'. And it has been narrated in another Hadith, on the authority of Abu Hurairah Radhiallaho anho, "If in the knowledge of Allah Ta'ala, Zakaat were not sufficient for the poor, He would enjoin something more to be paid, apart from Zakaat". Therefore, the hunger of the poor is a consequence of the rich people's sin of withholding Zakaat, or not paying it in full. (Kanz). Bilal Radhiallaho anho has quoted Rasulullah Sallallahu alaihe wasallam as saying, "Meet Allah Ta'ala in a state of poverty and not in riches". When asked how is that to be, the

reply was, "When you get something, do not hide it and do not refuse a needy person". On the query as to how that was possible, the reply was, "If that cannot be, then Jahannam is the end". Abu Zarr Ghifari *Radhiallahoh anho* is one of those whose belief was that money was not a thing to be kept. He thought that one Dirham was one branding and two Dirhams were two brandings. We have already narrated quite a few stories about him in the foregoing pages.

Once Habib Ibne Salmah *Rahmatullah alaihe*, the governor of Syria, sent three hundred Dinaars (gold coins) as a gift to Abu Zarr *Radhiallahoh anho*, with the request that he should spend the money on his own needs. But Abu Zarr *Radhiallahoh anho* declined to accept the money saying, "Can't you think of anyone other than me, who is more liable to be deceived into a mistrust of Allah *Ta'ala* (i.e. keeping so much money in one's possession is a sign of heedlessness towards Allah *Ta'ala*)? Truly, it is a deception to be unafraid of Allah's punishments. There are many Ayaat to that effect in the Holy Qur'an; for example:

وَلَا يَغُرُّكُمُ بِاللَّهِ الْغُرُورُ

"Let not the deceiver deceive you with regard to Allah *Ta'ala*". (*al-Faatir*: 5)

The Ayat has been re-quoted below at Sr. No. 38 in Chapter six, with many more Ayaat about this world and the Akhirah. Abu Zarr *Radhiallahoh anho* then added, "I need but a little shelter to protect myself against the sun, three milch goats whose milk should suffice for our family, and a slave-woman good enough to take care of me and my family. And I feel afraid (of Allah *Ta'ala*) to keep anything that exceeds my bare necessities". Abu Zarr *Radhiallahoh anho* is also reported to have said, "On the Day of Resurrection, the one who possessed two Dirhams will be detained longer (for Reckoning) than the person who possessed one Dirham". (*Durre Manthur*)

Abdullah Ibne Saamit *Radhiallahoh anho* says, "I was once sitting in company with Abu Zarr *Radhiallahoh anho*, when a man brought for him his daily allowance from the Baitul Maal (Public Treasury). He sent his slave-woman to the market who bought for him the things he needed for the day. After this, he was left with seven Dirhams. He told her to get small change for the money so that he might distribute it among the poor. I asked him to keep it, for he

might want it for entertaining his guests or for any other need that might arise. Abu Zarr *Radhiallahoh anho* said that *Rasulullah Sallallahoh alaihe wasallam* had told him once, "It is an established fact that whosoever hoards some gold or silver is like one keeping a spark of the fire of Jahannam in his possession, until he spends it for the cause of Allah." (*Targheeb*).

Shaddad *Rahmatullah alaihe* says that Abu Zarr *Radhiallahoh anho* would listen to *Rasulullah Sallallahoh alaihe wasallam* giving a strict commandment regarding a matter and then go to his lonely resort in the forest (where he was living). Sometimes, the commandments were made lenient afterwards (as a concession to the weaker natures) but he did not know of it, and, therefore, stuck to the same strict commandment. (*Durre Manthur*). It is true that Abu Zarr *Radhiallahoh anho* held extremely stern views concerning money matters; undoubtedly perfect asceticism consists in adhering to his views, and our spiritual leaders lived up to the same high standards of renunciation. But it is not worthwhile imposing these high standards on everybody; nor does, as a rule, failure to comply with them, lead one to Jahannam. Fortunate are those who can be stern and austere in these matters, of their own sweet accord, with the special aid and favour from Allah *Subhanahu Ta'ala*. May Allah grant this humble author, who regards himself to be a mere worldling, something of the fine qualities possessed by the great ascetics of those times.

قَالَ اللَّهُ عَلَى كُلِّ شَيْءٍ قَدِيرٌ .

"Truly, Allah is Able to do all things".

④ وَمَا مَنَعَهُمْ أَنْ تُقْبَلَ مِنْهُمْ نَفَقَتُهُمْ إِلَّا أَنَّهُمْ كَفَرُوا بِاللَّهِ وَرَسُولِهِ وَلَا يَأْتُونَ الصَّلَاةَ إِلَّا وَهُمْ كُسَالَى وَلَا يُنْفِقُونَ إِلَّا وَهُمْ كَارِهُِونَ ۖ فَلَا تَحِبَّكَ أَمْوَالُهُمْ وَلَا أَوْلَادُهُمْ إِنَّمَا يُرِيدُ اللَّهُ لِيُعَذِّبَهُمْ بِمَا فِي الْحَيَاةِ الدُّنْيَا وَتَرْهَقَ أَنْفُسُهُمْ وَهُمْ كَافِرُونَ ۝

6. "And nothing prevents their contributions to be accepted from them, save that they have disbelieved in Allah and His Rasul and that they come not to worship save as idlers, and pay not (their contribution) save reluctantly. So, let not their riches nor their children please you (O Muhammad). Allah thereby intends but to punish them in the life of the world and that their souls shall pass away while they are disbelievers. (*at-Taubah: 54-55*)

Note: Beside faithlessness, carelessly offered Salaat and reluctance in giving Sadaqah have been mentioned as causes of non-acceptance of alms. The subject of Salaat has been dealt with in detail in the book 'The Virtues of Salaat'. Rasulullah Sallallahu alaihe wasallam has said about Salaat, that he who does not offer Salaat has no place in Islam. In fact, there is no Deen without Salaat, which is as important for the Deen as the head is for the body. Rasulullah Sallallahu alaihe wasallam has further said that the Salaat offered with utmost humility and supplication ascends to the heavens as a luminous object, with good wishes for the concerned person's welfare and prosperity, whereas the Salaat carelessly offered assumes a black ugly shape, curses the person concerned: 'May Allah ruin you as you have ruined me,' and is thrown like a dirty rag on his face. Another Hadith says that the very first deed taken up for reckoning on the Day of Judgment will be the Salaat. If it is reckoned as satisfactory, all the remaining deeds will become acceptable, and if Salaat is rejected, nothing else will be acceptable.

The next thing mentioned in the above Ayat is the reluctantly given Sadaqah, which will be rejected. In case of Zakaat, only the obligation will be taken as fulfilled. In various narrations about Zakaat, Rasulullah Sallallahu alaihe wasallam has said that Zakaat must be given cheerfully, which beside fulfillment of obligation, will bring numerous blessings and rewards. In another Hadith in Abu Dawood, Rasulullah Sallallahu alaihe wasallam has stated,

طِبَّةٌ بِمَا تَصْنَعُ رَزِيبٌ رَاغِدَةٌ عَلَيْكَ كُلُّ عَامٍ رَهْمَانُ

"Whoso-

ever gives with the intention of receiving a good return will certainly receive it, while the one who does not give, shall be made to pay". Some versions add 'with penalties' after 'to pay'.

Ja'far Ibne Muhammad Rahmatullah alaihe has narrated that once he went to see Khalifah Abu Ja'far Mansoor and there he saw a descendent of Zubair Radhiyallahu anho who had come to request the Khalifah for some help. The Khalifah ordered something to be given to him, but the person complained of this being too little, at which, the Khalifah lost his temper. On seeing this, Ja'far Rahmatullah alaihe said that he had been informed through his ancestors that Rasulullah Sallallahu alaihe wasallam has said that anything given cheerfully, brings blessings both to the giver and the receiver. On hearing this Hadith the Khalifah Mansoor said, "By Allah I was not happy while giving it to that person, but now I feel very glad". Thereafter, Ja'far Rahmatullah alaihe turned to the Zubairy and said that he had also received a Hadith through his ancestors that, if

a person thought a small gift to be too little, Allah Ta'ala would deprive him of receiving any bigger one. The Zubairy replied, 'By Allah I had thought of the sum given to me to be too little but, after hearing the Hadith, this same sum has grown big in my eyes'. Sufyan Ibne Oyenyiah *Rahamtullah alaihe*, who has related this story, says that he met that Zubairy later and asked him how much he had received from the Khalifah. He said that it was a small amount but, eventually with Allah's blessing, it earned a profit of fifty thousand.

Sufyan *Rahmatullah alaihe* has further said that Ja'far *Rahmatullah alaihe* was from the 'Ahl-al-Bait' (a descendant of Rasulullah *Sallallahu alaihe wasallam*) and anyone from among them was a source of general benefit like the rain. In the above instance, by quoting two different Ahadith, Ja'far *Rahmatullah alaihe* benefited both the parties, making them happy. One may envy the rulers of that time, for accepting willingly and cheerfully the words of Rasulullah *Sallallahu alaihe wasallam*. This was because of the spiritual environment that prevailed in those days.

The next thing in the above Ayat pertains to one's property, and descendants becoming a source of chastisement in this life. The children become a source of trouble and grief for the parents due to illness, sufferings and death. Muslims also suffer from such happenings but, because any type of suffering in this life turns into a blessing and reward in the Akhirah for them, these no longer appear as a punishment but a cause of ultimate comfort and happiness in Akhirah. As for the faithless, who will have no reward in Akhirah for the troubles in this life, all their sufferings are nothing but a punishment. Ibne Zaid *Rahmatullah alaihe* has said that punishment in this life means all sorts of troubles and calamities which people have to undergo. For the unbelievers, it is a punishment, while the Muslims derive blessings therefrom.

④ وَلَا تَجْعَلْ يَدَكَ مَغْلُولَةً إِلَىٰ عُنُقِكَ وَلَا تَبْسُطْهَا كُلَّ الْيَوْمِ فَتَعْدَ مَلُومًا مَّقْشُورًا ۖ إِنَّ
نَبْكَ يَبْسُطُ الرِّزْقَ لِمَنْ يَشَاءُ وَيَقْدِرُ ۚ إِنَّهُ كَانَ بِمَا تَعْمَلُونَ خَبِيرًا ۝

7. And let not your hand be chained to your neck, nor open it with a complete opening, lest you sit down rebuked, denuded. Lo! Allah enlarges the provision for whom He will, and straitens (it for whom He will). Lo! He was ever Knower, Seer of His slaves. (Bani Israel: 29-30)

CH. II: AYAAT - CONDEMNATION OF MISERLINESS

Note: At this place in the Qur'an, detailed warnings have been given in respect of requisite standards in social obligations. In this particular Verse, there is warning against miserliness and extravagance and also an encouragement to be moderate and to adopt a middle course in giving Sadaqah. Certain narrations say that someone solicited Rasulullah Sallallahu alaihe wasallam to give him something, but when he replied that he had nothing to give, the man said, "Give me the shirt that you are wearing". Rasulullah Sallallahu alaihe wasallam was kind enough to give it to him. Thereupon this Verse was revealed.

وَلَوْ سَـَّطَ اللَّهُ الرِّزْقَ لِعِبَادِهِ

Ibne Abbas Radhiyallahu anho has said that the above Verse pertains to domestic expenses, in which a middle course be adopted, avoiding miserliness and extravagance. Rasulullah Sallallahu alaihe wasallam has also mentioned several times that whosoever adopts moderation will not become poor. The last part of the Ayat rejects the foolish naive idea that all are entitled to equality in provisions of life. It is entirely in the hands of Allah to enlarge provisions or restrict them, on whosoever and as He wills. He is the best Judge of matters concerning His slaves and knows their expediencies. Hasan Radhiyallahu anho has said that Allah Ta'ala is fully aware of the circumstances prevailing upon His slaves and knows what is advisable for each. He gives to whom he wills affluence and sends hardship on those for whom He wills poverty. It is given at another place in the Qur'an:

وَلَوْ سَـَّطَ اللَّهُ الرِّزْقَ لِعِبَادِهِ لَخَوَّاتُ فِي الْأَرْضِ وَلَكِنْ يُنْزِلُ بِقَدَرٍ مَّا يَشَاءُ إِنَّهُ بِعِبَادِهِ خَبِيرٌ بَصِيرٌ ۝

"And if Allah were to enlarge the provision for His slaves, they would surely rebel in the earth, but He sends down by measure as He wills. Lo! He is Informed, a Seer of His bondsmen". (ash-Shuraa: 27)

This particular Verse indicates that an overall affluence for mankind will cause all-round arrogance and disturbances. As a matter of experience it may well be seen that, if Allah Ta'ala be so gracious as to make everyone rich, human administration would become impossible, as all and sundry will behave as independent masters and there will be no one willing to work for anyone else. Ibne Zaid Rahmatullah alaihe has said that, whenever in Arabia production became plentiful, people indulged in killing and imprisoning each other, but when a famine occurred all these evils would

disappear. Ali *Radhiallaho anho* and a number of other Sahabah *Radhiallaho anhum* have said that the Ayat **وَلَوْ سَئَوْاْ مَا مَسَّحُوْاْ بِرُءُوسِهِمْ** was revealed when the Sahabah of the Suffah *Radhiallaho anhum* wished to obtain some worldly benefits. Qatadah *Rahmatullah alaihe*, in his interpretation of the Ayat, has said, "The best sustenance is that which does not make one arrogant, nor does one get overwhelmed with it". We were told that the worst fear of Rasulullah *Sallallahu alaihe wasallam* about his Ummah was that they would become infatuated with worldly splendour! Someone asked Rasulullah *Sallallahu alaihe wasallam* whether the lawfully earned money could become a source of evil, whereupon this particular Ayat was revealed.

In a Hadith Qudsi, Rasulullah *Sallallahu alaihe wasallam* has reported Allah Ta'ala as saying, "Whosoever behaves disrespectfully towards a friend of Mine (a wali) is like one waging war against Me and I become as wrathful, while protecting My friends, as a furious lion (when attacking its prey)". Rasulullah *Sallallahu alaihe wasallam* said, "No one can attain nearness to Allah Ta'ala more readily than by fulfilment of obligatory matters. Secondary (in importance in this regard) are the optional prayers (Nawafil) whereby a person can also come close to Allah Ta'ala (the more he offers these, the nearer he approaches Him till he earns love from Allah Ta'ala). At that state, Allah Ta'ala assumes control of his eyes, ears and hands and becomes his constant Helper. Allah Ta'ala responds when he cries to Him; when he asks for something, He meets his demands." Allah further says, "I never hesitate when I will to do something, except when the soul of My mo'min slave is to be taken as, for some reason, he does not wish to die; and I do not want to go against his wishes; whereas death is a must. Some of my slaves are keen to offer special type of prayers but I do not let them do so, for it may lead to vanity; some of them are such, who can have sound faith only when in good health, if I destine sickness for them, they are adversely affected; there are others who can maintain their faith only in sickness, if I order health for them, they may go astray. I give orders befitting the affairs of My slaves, because I know all that is in their minds".

This Hadith is immensely important, as it concerns pre-ordained matters. It, however, does not mean that we are not required to help a poor or sick person. If that were so, all the Ayaat of the Qur'an and the Ahadith about Sadaqaat and alms would become irrelevant, so would the Ahadith regarding treatment of the sick. Rather, destiny

will continue to operate, against which it is impossible for doctors and health organizations to stop the occurrence of disease, or for a state to completely end poverty. By all means, people must continue to help others, to show sympathy, and give treatment to the sick, according to available means, as we are all entrusted with these missions. Every effort in this regard by anyone is worthy of reward, according to one's contribution, both from worldly and religious points of view. Despite all such efforts, if the sick do not get well and the poor are not relieved of poverty, they must not be dismayed, but should think that Allah Ta'ala has willed it so and that it is bound to be good for them. We have no power to act against destiny, but we must continue to make increased efforts to help, to sympathise, to give good treatment and to succour the needy, the poor and the sick.

وَاللَّهُ الْمَوْفِقُ لِمَا يَحِبُّ وَيَرْضَى

"And Allah aids His men to behave as He wills".

① وَابْتَغُوا إِلَهُكَ اللَّهُ الذَّارِ الْآخِرَةَ وَلَا تَنْسَ نَصِيبَكَ مِنَ الدُّنْيَا وَأَحْسِنَ كَمَا أَحْسَنَ اللَّهُ إِلَيْكَ وَلَا تَبْغِ الْفَسَادَ فِي الْأَرْضِ إِنَّ اللَّهَ لَا يُحِبُّ الْمُنْفِرِينَ ②

8. Whatever Allah Ta'ala grants you, seek also therefrom, for Akhirah, and do not forget your share in this life, (which has to be for the Akhirah), be kind (to people) as Allah has been Kind to you; refrain from making trouble in the earth (by disobeying Allah and violating human rights); certainly Allah dislikes the trouble-makers. (al-Qasas: 77)

Note: The Holy Qur'an gives this as a warning, from the believers to Qaroon (Korah). The complete story is given on non-payment of Zakaat by Qaroon in Chapter 5 under Ayat No. 3. Suddi *Rahmatullah alaihe* has said that the phrase of 'seeking for Akhirah' means gaining nearness to Allah Ta'ala by giving Sadaqah and by helping one's kith and kin. Ibne Abbas *Radhiallahoh anho* has said that, 'not to forget your share in this life' means, not to ignore working for the pleasure of Allah Ta'ala. Mujahid *Rehmatullah alaihe* has said that offering prayers to Allah Ta'ala, is a part of this life, for which we shall get a reward in the Akhirah. Hasan Basri *Rahmatullah alaihe* has said that it means keeping sufficient amount for one's need and

spending the rest for the Akhirah. One Hadith says that one may keep a years requirement and should spend the rest. To forget about the share of one's Akhirah is an extreme cruelty to oneself.

Rasulullah Sallallahu alaihe wasallam has said that on the Day of Judgement a person will be brought before Allah Ta'ala, like a little lamb (infirm and weak). He will stand before his Lord, Who will demand what he had done with the wealth and property that Allah had bestowed upon him. The man will submit, "My Lord, I collected a lot of wealth and increased it very much from what I originally had, but I have left it behind. If you send me back in that world, I shall bring everything here". He will be asked to show what he had sent here to be treasured for this Day. His reply will be the same, that he had accumulated enormously but had left it behind; that he would bring everything if sent back to that life. Ultimately, in the absence of any accumulation for the Akhirah, he will be sent to Jahannam. All these sayings and reminders by Allah Ta'ala and His Rasul Sallallahu alaihe wasallam, are matters for serious consideration and are to be acted upon most carefully and not to be read cursorily or ignored. This life is meant to be a preparation for the Akhirah, of which we must take full advantage and earn as much as we can, otherwise life will pass away like a dream. May Allah Ta'ala give all of us the ability to accomplish what is required of us; Ameen.

④ مَا تَسْأَلُونَ لَهُ تُدْعُونَ لِنَفْسِكُمْ أَفِي سَبِيلِ اللَّهِ فَمِنْكُمْ مَنْ يَبْخُلُ وَمَنْ يَبْخُلْ فَإِنَّمَا يَبْخُلْ عَنْ نَفْسِهِ وَاللَّهُ الْغَنِيُّ وَأَنْتُمُ الْفُقَرَاءُ وَإِنْ تَوَلَّوْا يَسْتَبَدِلْ قَوْمًا غَيْرَكُمْ ثُمَّ لَا يَكُونُوا أَمْثَالَكُمْ

9. Take heed, you are the people who are called to spend in the path of Allah, yet among you there are some who hoard. And as for him who hoards, he hoards only from his soul. And Allah is the Rich, and you are the poor. And If you turn away, He will exchange you for some other folk, and they will not be the likes of you. (Muhammad: 38)

Note: It is obvious that there is no personal interest of Allah Ta'ala in the Sadaqah that we give. All the virtues and benefits that He and His Rasul Sallallahu alaihe wasallam have stated, to encourage us, are for our gain only. Many benefits of Sadaqaat, both from the religious and the wordly point of view, have been dealt with in Chapter one. When a Ruler, who is also the Creator and the Lord, requires someone to do something, without any personal interest,

the total gain in this is that of the one who is being told and if he disregards that, to him must come maximum retribution.

One Hadith says that many people receive plenty of bounties from Allah Ta'ala, meant for benefitting other people. So long as they keep on giving to others, they retain them. If and when they go wrong, Allah Ta'ala deprives them of those bounties and grants them to others. These favours, which Allah Ta'ala grants are not confined to riches, but include honourable position, respectability and influence, all of which suffer the same fate. Certain Ahadith say that, when the above Ayat, saying, 'If you turn away from obedience of Allah Ta'ala, He will bring another people in your place', was revealed, some Sahabah asked Rasulullah Sallallahu alaihe wasallam as to who will those people be, who will replace them in the event of their disobedience. Rasulullah Sallallahu alaihe wasallam put his hand on the shoulders of Salman Farsi Radhiallah anho and said, "He and his people". He then swore by Allah and said, "If Islam were placed on the distant stars, some people of Faris (Persia) would have attained to it". (The subject is contained in several Ahadith). It shows that Allah Ta'ala has blessed them with such keen zeal for Deen and knowledge that they would reach to the stars, if that could help them to attain it. Mishkat has quoted this narration from Tirmizi. In another narration Rasulullah Sallallahu alaihe wasallam has been quoted to have put greater trust in non-Arab people, (Ajami) from Persia and Turkistan, than in his own people, or that he trusted Ajamies, or some of them, more than some of the Arabs.

This is obviously because some people among the Ajam acquired such a distinction that they stood very high, except for the status of Sahabi. The virtues and distinctions of Salman Farsi Radhiallaho anho, to which he was indeed entitled, have been mentioned in Ahadith. He suffered great hardships for the true Deen, searching for it in country after country. He had a long life of 250 years according to authentic sources. (Some have put it at 350 years, and some have even exceeded that; so much so that they say that he lived in the time of Isaa Alaihissalam who lived 600 years before Rasulullah Sallallahu alaihe wasallam). Salman Radhiallaho anho came to know about the coming of Rasulullah Sallallahu alaihe wasallam from the old Scriptures and he left his home in search of him. He made enquiries from monks and religious scholars of that time, who gave him the good news that the time of the coming of Rasulullah Sallallahu alaihe wasallam was quite close and they explained to

him various signs about his appearance. *Salman Radhiallaho anho* was one of the princes of Persia. He travelled far and wide from one country to another, looking for those signs. Someone arrested him and sold him as his slave. He was sold several times in that way, as he himself told people. It is narrated in Bukhari that more than ten masters bought and sold him. Finally a Jew from Madinah bought him at about the time when *Rasulullah Sallallaho alaihe wasallam* migrated to that city. He met *Rasulullah Sallallaho alaihe wasallam* and indentified him by the signs that he had heard about him. He was satisfied and became a Muslim. He got himself freed from the Jew's slavery by paying ransom-money.

Rasulullah Sallallaho alaihe wasallam has said that Allah *Ta'ala* loved four persons and *Salman* is one of them. (This does not mean that Allah *Ta'ala* loves no one else). *Ali Radhiallaho anho* has said that Allah *Ta'ala* gave seven elite to every *Rasul Alaihissalam*, meaning, a *Jama'at* of great souls who looked after the spiritual and worldly affairs of the *Rasul* and were his helpers. *Rasulullah Sallallaho alaihe wasallam* said that he had been given fourteen such divines. When someone asked *Ali Radhiallaho anho* as to who they were, he replied, "My self, my two sons *Hasan* and *Husain*, *Ja'far*, *Hamzah*, *Abu Bakr*, *Umar*, *Mus'ab bin Umair*, *Bilal*, *Salman*, *Amm-aar*, *Abdullah Ibne Mas'ood*, *Abu Zarr Ghifari* and *Miqdad Radhi-allaho anhum*". They had a special position among the *Sahabah* in various important religious matters.

It is mentioned in Bukhari that, when the Ayat of Surah *Jum'ah* meaning:

وَأَخْرَجْنَا مِنْهُمْ لِقَاءَ الْيَحْقُوتِ وَإِذْ يَوْمَ الْعُرْيُ الْعَزِيزُ

Along with others of them who have not yet joined them,

(Referring to the learned divines of the non-Arab regions with particular reference to the East) was revealed, the *Sahabah* asked *Rasulullah Sallallaho alaihe wasallam* as to who those people were. *Rasulullah Sallallaho alaihe wasallam* remained silent, but the *Sahabah* repeated their question three times. *Rasulullah* then put his hand on the shoulder of *Salman Radhiallaho anho* and said that if *Deen* were placed on stars high in the sky, some of his people would reach there to get it. Another Hadith says the same thing

about the people of Faris (Persia). Allama Suyuti *Rahmatullah alaihe*, who is one of the confirmed leaders of the Shafi'ee creed, says that this Hadith fits appropriately as a prediction of the religious accomplishments of Imaam Abu Hanifah *Rahmatullah alaihe*.

(١٠) مَا أَصَابَ مِنْ مُصِيبَةٍ فِي الْأَرْضِ وَلَا فِي أَنْفُسِكُمْ إِلَّا فِي كِتَابٍ مِنْ قَبْلِ أَنْ نَبْرَأَهَا ۚ إِنَّ ذَلِكَ عَلَى اللَّهِ يَسِيرٌ ۚ لَكِنَّا لَا نَسُوهُ عَلَىٰ مَا فَعَلْنَا وَلَا نُنْصِرُهَا ۚ أَنْتُمْ لَا يُحِبُّ كُلُّ مُخْتَالٍ فَخُورٍ ۚ يَخْلُونَ وَيَأْمُرُونَ النَّاسَ بِالْبُخْلِ ۚ وَمَنْ يَتَوَلَّ فَإِنَّ اللَّهَ هُوَ الْغَنِيُّ الْغَنِيُّ ۝

10. Naught of disaster befalls on the earth or in yourselves but it is in a Book (Lohe Mahfooz) before We bring it into being Lo! that is easy for Allah-That you grieve not for the sake of that which has escaped you, nor yet exult because of that which has been given to you. Allah loves not all prideful boasters, who hoard and who enjoin upon the people avarice; and whosoever turns away, still, Allah is the Absolute, the Owner of Praise. (*al-Hadeed: 22-24*)

Note: To grieve over a calamity is natural, but grief must not stop one from participating in religious or worldly activities. To know that certain things are bound to take place, despite any effort to stop them, minimises the sorrow over the loss or damage, as against something which may happen all of a sudden. For that reason, the warning contained in the Ayaat refers to all events of life and death, happiness and sorrow or any type of calamity. Allah *Ta'ala* says that all these things have been preordained by Him, therefore it is no use taking pride over good happenings or grieving over any loss. The Ayat mentions two words (Mukhtaal and Fak-hoor), which together mean a prideful boaster. The pride is usually over personal accomplishment and the boasting is on something that is received from outside, like rank or wealth. Qaza'h *Rahmatullah alaihe* says that he saw Abdullah Ibne Umar *Radhiallaho anho* dressed in coarse clothes, so he took for him a suit made of a material from Khurasan and requested him to put it on for his pleasure. Abdullah Ibne Umar replied that he was afraid of suffering from pride and boastfulness (*فَخَالَ لَا يَخُورُ*) if he wore those clothes!

(١١) هُمُ الَّذِينَ يَقُولُونَ لَا تُنْفِقُوا عَلَىٰ مَنْ عِنْدَ رَسُولِ اللَّهِ حَتَّىٰ يَنْفَضُوا ۚ وَيَلْبِسُوا مِنَ الثَّعْوَاتِ ۚ وَالْأَرْضِ وَلَكِنَّ السَّافِقِينَ لَا يَقْهَرُونَ ۝

11. They it is who say: Spend not on behalf of those (who dwell) with Rasulullah that they may disperse (and go away from you); with Allah's are the treasures of the heavens and the earth, but the hypocrites do not comprehend. (*al-Munafiqoon: 7*)

Note: Various Ahadith have covered this subject: that Abdullah bin Ubayyi the leader of Hypocrites, and his progeny, told people not to give any aid to those who were close to Rasulullah *Sallallahu alaihe wasallam* so that they might become disheartened and desert him. Thereupon, the above Ayat was revealed. It is an absolute truth and a common experience that whenever an individual or some people, due to malice and bad intentions, stopped aid to sincere religious workers, Allah *Ta'ala* by His Grace and Kindness opened a new avenue; so every one of us should have faith that Allah *Ta'ala* has the sole control over the provisions for human life and no other power however strong can interfere. On the other hand, all those who hinder or stop any help to religious requirements should be prepared to give an explanation for that to Allah *Ta'ala* on the Day of Judgement, when no false excuses will work, nor will a pleader be of any avail. Let it be known that evading help in such matters by concocted excuses will only result in one's ruining one's own fate in Akhirah; to obstruct religious requirements or to stop others from helping them, because of some personal hatred and for fulfilling wrong worldly-ends, will result in one's own disaster rather than bring any harm to others.

Rasulullah *Sallallahu alaihe wasallam* has said that, when someone evades helping a Muslim brother at the time when he is being villified and dishonoured, Allah *Ta'ala* remains unconcerned about the evader when he himself is badly in need of help by anyone. (*Mishkaat*). The practice of Rasulullah *Sallallahu alaihe wasallam* in any situation is a guideline for the Ummah. It is obligatory on every one of us to try to find out in everything the way he acted and we must, sincerely and to the best of our ability, follow him. He, as a rule, did not hesitate to help even his enemies. There are several examples of that in the books of Ahadith and history.

Abdullah bin Ubayyi, who was the leader of the hypocrites, did not miss any opportunity to cause injury and trouble to Rasulullah *Sallallahu alaihe wasallam*. It is said about him that, during the journey in which the above Ayat was revealed, he told his people

(hypocrites) that they were a respectable class and that, after reaching Madinah, they would drive the despicable band out of the city (meaning the Muhajireen). In spite of this, when he fell ill a few days after his return from the journey, he told his son, who was a devout Muslim, to go to Rasulallah Sallallahu alaihe wasallam and request him to come to see him, hoping that Rasulallah would agree to the request of the son. The son went and made the request, to which Rasulallah Sallallahu alaihe wasallam readily agreed and accompanied the son to his home. When Abdullah saw Rasulallah he started crying. Rasulallah Sallallahu alaihe wasallam told him, "O enemy of Allah, are you afraid?" He said, "I have not called you to rebuke me, but I have called you to have mercy on me!". At this, the eyes of Rasulallah Sallallahu alaihe wasallam were filled with tears and he asked him what he wanted. He said, "I am about to die; when that happens, kindly be present when I am being washed after death, grant your own clothing for shrouding me, accompany my bier to the grave and kindly lead my funeral-prayers." Rasulallah Sallallahu alaihe wasallam agreed graciously to all his requests. Thereupon, the Ayat was revealed:-

وَلَا تُصَلِّ عَلَى أَحَدٍ مِنْهُمْ مَاتَ أَبَدًا وَلَا تَقُمْ عَلَى قَبْرِهِ إِنَّهُمْ كَفَرُوا
بِاللهِ وَرَسُولِهِ وَمَاتُوا وَهُمْ فَسِقُونَ ﴿١٢﴾

In this Ayat, Allah Ta'ala forbade Rasulallah Sallallahu alaihe wasallam to lead the funeral-prayers of the hypocrites. The nobility of Rasulallah is shown by the treatment given to his deadly enemies who were all the time bent upon villifying and defaming him.

Could we give that type of treatment to our enemies? Rasulallah Sallallahu alaihe wasallam was an embodiment of mercy for the entire mankind. On seeing the misery of his deadly foe, his eyes filled with tears and he fulfilled his wishes, which due to his lack of faith were of no use to him. For the future, Allah Ta'ala forbade Rasulallah to show such extreme kindness.

﴿١٢﴾ إِنَّا بَلَوْنَاهُمْ كَمَا بَلَوْنَا أَصْحَابَ الْجَنَّةِ إِذْ أَقْسَمُوا لَيَصْرُنَّهَا مُصْبِحِينَ ﴿١﴾ وَلَا يَسْتَشْعِرُونَ ﴿٢﴾ فَطَافَ عَلَيْهَا طَائِفٌ مِنْ رَبِّكَ وَهُمْ نَائِمُونَ ﴿٣﴾ فَأَصْبَحَ كَالْضُرُبِيعِ فَتَنَادُوا مُصْبِحِينَ ﴿٤﴾ أَنِ اغْدُوا عَلَى حَرْبِكُمْ لَكُمْ ضُحْرٌ مِمَّنْ فَاتَّقُوا ﴿٥﴾ فَاذْهَبُوا وَهُمْ يَخْشَوْنَ ﴿٦﴾ إِنَّ لَا يَدْخُلُهَا الْيَوْمَ عَلَيْكُمْ مَسْكِينٌ ﴿٧﴾ وَغَدَا عَلَى حَرٍِّ قَدِيرٍ ﴿٨﴾ فَكَتَارُوا مَا قَالُوا إِنَّا ظَالِمُونَ ﴿٩﴾ بَلْ نَحْنُ مَحْرُومُونَ ﴿١٠﴾ قَالَ أَوْسَطُهُمْ أَلَمْ أَقُلْ لَكُمْ لَوْ لَا تَسْمَعُونَ ﴿١١﴾ قَالُوا سُبْحَنَ رَبِّنَا إِنَّا كُنَّا ظَالِمِينَ ﴿١٢﴾ فَأَقْبَلَ بَعْضُهُمْ عَلَى بَعْضٍ يَتَلَوْمُونَ ﴿١٣﴾ قَالُوا يَوَيْلَنَا إِنَّا كُنَّا ظَالِمِينَ ﴿١٤﴾ عَسَى رَبَّنَا أَنْ يُبَدِّلَ لَنَا خَيْرًا مِنْهَا إِنَّا إِلَى رَبِّنَا رَاغِبُونَ ﴿١٥﴾ كَذَلِكَ الْعَذَابُ وَالْعَذَابُ الْآخِرُ أَكْبَرُ لَوْ كَانُوا يَعْلَمُونَ ﴿١٦﴾

12. We have tried them (Makkans) as We tried the owners of the garden when they vowed they would pluck its fruit next morning; and made no exception (for the will of Allah). Then a visitation came upon it while they slept; and in the morning it was as if plucked. And they cried out to one another in the morning, saying, 'Run early to your field if you wish to pluck (the fruit)'. So they went off, saying to one another in low tones, 'No needy person shall enter it today against you.' They went early, being sure (to reap the whole themselves). But when they saw it, they said, 'We are at the wrong place' (but when they realised they said), 'Nay, we are in misfortune.' The best among them said: Did I not tell you (not to be ill-thinkers; to give to the poor brings blessings). Why do you not glorify Allah? They said: 'Glorified be our Lord! (Assuredly) we have been wrong-doers'. Then some of them blamed each other. (Later they said) 'Alas for us! We were all outrageous. It may be that our Lord will give us better than this in place thereof. We beseech our Lord (for his forgiveness)'. Such was the punishment. And verily the punishment of the Akhirah is greater, if they did but know". (*al-Qalam: 17-33*)

Note: The story contained in these Ayaat is a severe admonition to the people who make a vow of not helping the poor and needy, of not a penny or a piece of bread to be given to them, thinking they do not deserve any help and it is useless to give alms to them. Such people lose their possessions all of a sudden in this manner. Some among them, being good hearted, do not like that attitude. But, out of regard others' feelings, they join with them. They shall not escape the calamity, which befalls all of them alike.

Abdullah Ibne Abbas *Radhiallahoh anho* has said that the above incident happened to a certain people of Habshah (Ethiopia). Their father had a very big garden, from which he used to give Sadaqah to the beggars. When he died, his children said that the old man was a fool, as he gave away almost everything to other people. So they made a vow and said that they would bring the whole harvest from the garden to their homes and not give anything to the beggars. Qatadah *Rahmatullah alaihe* said that the previous owner of the

garden, the old man, as a rule, kept back as much as he needed for a year and spent what remained as Sadaqah. His sons tried to stop him from doing that, but he did not listen to them. After his death the sons did what has been described in these Ayaat; they intended to keep everything for themselves and not to give anything to the poor. Sa'eed Ibne Jubair *Rahmatullah alaihe* has said that the garden was in Yemen, at a place called 'Zarwan', about six miles outside the famous city of San'aa. Mujahid *Rahmatullah alaihe* has said that it was a vineyard. Ibne Jurajj *Rahmatullah alaihe* has said that the calamity that fell on that garden was a fire, which came out of a valley in Jahannam and spread over the whole garden.

Abdullah Ibne Mas'ud *Radhiallahoh anho* has quoted Rasulullah *Sallallahoh alaihe wasallam* as saying, "Guard yourselves against sins. A man commits such sins as would create evil effects, causing loss of a part of his knowledge (loss of memory), so that he is unable to remember what has been learnt; some sins lead to failure to observe Tahajjud Salaat (at night) and, owing to some other sins, one is deprived of the income he was destined to receive." Then Rasulullah *Sallallahoh alaihe wasallam* recited the Ayat:

فَكَانَ عَلَيْهَا طَائِفٌ مِّن رَّبِّكَ وَهُمْ نَائِمُونَ.....

And a visitation came upon it from thy Lord.....

And said that these people were deprived of the harvest of their garden because of their sin." Allah *Ta'ala* says in another place in the Qur'an:

وَمَا أَصَابَكُمْ مِّن مُّصِيبَةٍ فَبِمَا كَسَبَتْ أَيْدِيكُمْ وَيَعْفُوا عَنْ كَثِيرٍ

The calamity that befalls you is due to your own actions; (it does not follow every bad action), most of which are overlooked and for-given by Allah Ta'ala. (ash-Shuraa: 30)

Ali *Radhiallahoh anho* says that he was told by Rasulullah *Sallallahoh alaihe wasallam*, "O Ali, I explain to you this Ayat: "whatever you suffer from, be it an ailment, a worldly loss in this life, or a calamity, all are the results of your own doings". This subject has been fully dealt with in another publication of the author called (*al-I'tidaal*), which may be consulted.

(۱۳) وَأَنَامَنَ أَوْقَىٰ يَكْتَبُهُ بِشِمَالِهِ ۖ فَيَقُولُ يَلَيْتَنِي لَمْ أُوتَ كِتَابِيَةَ ۖ وَلَمْ أَدْرِمَا جَسَابِيَةَ ۖ يَلَيْتَنِي مَا كَانَتِ الْقَاضِيَةَ ۖ مَا أَغْنَىٰ عَنِّي مَالِيَةَ ۖ هَلْكَ عَنِّي سُلْطَانِيَةَ ۖ خَذُوهُ فَعُزُّوهُ ۖ ثُمَّ الْجَحِيمَ صَلُّوهُ ۖ ثُمَّ فِي سِلْسِلَةٍ ذَرْعُهَا سَبْعُونَ ذِرَاعًا فَاسْلُكُوهُ ۚ إِنَّهُ كَانَ لَا يُؤْمِنُ بِاللَّهِ الْعَظِيمِ ۚ وَلَا يَحْضُرُ عَلَىٰ طَعَامِ الْيُسْكِينِ ۚ فَنَلَسَ لَهُ الْيَوْمَ هَهُنَا حَبِيمٌ ۚ وَلَا طَعَامَ إِلَّا مِنْ غِلٍّ ۚ لَا يَأْكُلُهُ إِلَّا الْخَاطِلُونَ ۚ

13. But as for him who is given his record in his left hand, he will say: Oh, would that I had not been given my book and knew not what my reckoning was! Oh, would that it had been death! My wealth has not availed me, my power has gone from me. (It will be said): Take him and fetter him and then expose him to hell-fire, and then insert him in a chain whereof the length is seventy cubits. Lo! he used not to believe in Allah, the Tremendous and urged not the feeding of the destitute. Therefore, he has no friend here this day, nor any food save filth, which none but sinners eat. (*al-Haaqah: 25-37*)

Note: The word 'Ghisleen' (filth) in the second last Ayat given above, is commonly translated as 'Filthy fluid' collected from the washing of wounds, etc. Ibne Abbas *Radhiallaho anho* says that the pus and blood which oozes from the wounds is called Ghisleen. Abu Sa'eed Khudri *Radhiallaho anho* has quoted Rasulullah *Sallallahu alaihe wasallam* as saying that, if a pail full of Ghisleen is thrown on to this earth, its stench will make everything rotten and foul-smelling. Nauf Shami *Rahmatullah alaihe* has said that the chain will be seventy yards long, each yard will be of seventy measures, each of which will be as long as the distance between Makkah and Kufah. Ibne Abbas *Radhiallaho anho* and some other interpreters of the Holy Qur'an have said, "The chain whereof the length is seventy cubits will be entered into their bodies at their posterior and taken out from their noses; then it will be bound together and wrapped upon them tightly". The Ayat under reference describes the wrath of Allah befalling those who discourage others to feed the poor. Therefore one should always encourage one's friends, relatives and all acquaintances to help the poor and the needy, as urging others to spend is bound to reduce miserliness in oneself.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

١٤ وَيْلٌ لِّكُلِّ هُمَزَةٍ لُّمَزَةٍ ۚ الَّذِي جَمَعَ مَالًا وَعَدَّدَهُ ۚ يَحْسَبُ أَنَّ مَالَهُ أَخْلَدَهُ ۚ كَلَّا لَيُبْثَنَ
فِي الْحُطَمَةِ ۚ وَمَا أَدْرَاكَمُ الْحُطَمَةُ ۚ نَارُ اللَّهِ الَّتِي تَطَّلِعُ عَلَى الْفُجُورِ ۚ إِنَّهَا
عَلَيْهِمْ مُّؤَصَّدَةٌ ۚ فَنِعْنِ عَنِّي مُمَدَّدَةٌ ۚ

In the name of Allah, the Beneficent, the Merciful

14. Woe unto every slandering traducer who has gathered wealth (of this world) and keeps counting it. He thinks that his wealth will render him immortal. Nay, but verily he will be flung into the Consuming one (Hellfire) Ah! what will convey to you what the Consuming one is! (It is) the Fire of Allah, kindled, which leaps up over the hearts (of men). Lo! It is closed in upon them, in outstretched columns. (*al-Humazah: 1-9*)

Note: There are various explanations by different Ulama of 'humazah and lumazah', the words in the first Ayat here. Ibne Abbas *Radhiallah anho* and Mujahid *Rahmatullah alaihe* have said, 'Humazah means one who taunts, whereas 'Lumazah' means back-biter'. Ibne-e-Jurajj *Rahmatullah alaihe* has said, 'Humazah is a taunting indication by hand, face and eyes, whichever is used, while Lumazah is done by words of mouth.'

Once Rasulullah *Sallallahu alaihe wasallam* described some events of his Ascension (Mi'raaj) and said that he saw a group of men whose bodies were being cut up with scissors. When he asked Jibra'il *Alaihissalaam* as to who those people were, he replied, "They are those who used to adorn themselves for committing adultery". Then he saw a well from which a stinking smell came out and he heard shrieks coming out of the well. He asked Jibra'il *Alaihissalaam* about that, who replied that these were those women who used to beautify themselves (for adultery) and do other wrong things. He then saw some men and women hung up by their breasts and enquired about them. Jibra'il *Alaihissalaam* told him that they were those who used to do back-biting and reproached and taunted others.

May Allah *Ta'ala* save us from these evils, as they involve terrible punishments. The above Surah censures the evils of miserliness and greed by saying that one amasses wealth due to miserliness and satisfies his greed by counting it over and over again, to

make sure that it has not become less. He loves his wealth and enjoys counting it. This bad habit leads one to become arrogant and boastful, which creates in him the evils of back-biting and taunting. That is why the Surah opens with admonition against these vices and severely censures such evil habits. It is a pity that everyone these days is a victim of the mania that wealth will save him from disasters and calamities, as though death will not come to the rich. That is why a severe warning has been administered here. Events, in general, support the truth that when a calamity befalls someone, all his wealth and property is of no avail; rather, the excess of wealth attracts adversities. Someone may think of poisoning a rich person or murdering him. Robbery, theft and other such mishaps always remain a worry for the wealthy. Above all, the relatives, even wife and children, eagerly await the time when the rich old man will die, so that the wealth falls into their hands.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

⑮ اَرَأَيْتَ الَّذِي يَكْتُمُ بِالْإِيمَانِ ۚ فَذَلِكَ الَّذِي يَدْعُوا يَسْتَيْمِرُ ۚ وَلَا يَحْضُ عَلَىٰ طَعَامِ الْمَسْكِينِ ۚ قَوْلُ الْمُصَلِّينَ ۚ الَّذِينَ هُمْ عَنْ صَلَاتِهِمْ سَاهُونَ ۚ الَّذِينَ هُمْ يُرَاءُونَ ۚ وَيَسْتَعُونَ الْمَاعُونَ

In the name of Allah, the Beneficent, the Merciful

15. Have you observed the person who belies religion? (particularly the Day of Judgement). He is the one who repels the orphan, and urges not the feeding of the needy. Ah! Woe unto the worshippers who are heedless of their prayers. They would be seen (at worship) yet refuse small kindnesses. (*al-Maa'un: 1-7*).

Note: Ibne Abbas *Radhiallahohunho* has said that repelling the orphan implies denying him his legitimate rights. Qatadah *Rahmatullah alaihe* says that it means being unjust to him, which happens because of having no faith in 'Akhirah. Whoever believes in Akhirah and the process of retribution, will never be unkind and harsh to anyone nor will he accumulate wealth, but will prefer spending it liberally.

He believes that by investing ten rupees today in that business, he will surely get return of one thousand tomorrow, all lawfully earned; he will certainly not hesitate to take that step. Ibne Abbas *Radhiallahohunho* has said that the worshippers, mentioned in this Surah, are the hypocrites who prayed in the presence of people for

show. Their abandoning prayers means delaying the prayers deliberately, thus missing often the proper time.

The Ulama have given several explanations of the word (*مَاعُونٌ*) *Maa'oon*. Some have said that it means Zakaat, while others have interpreted it as things of common use. Abdullah Ibne Mas'ud has said that in the days of *Rasulullah Sallallahu alaihe wasallam* they applied this term to those things which people used to borrow from each other and returned them after use: such were the acts of mutual help by lending things like axe, cooking-pot, bucket, scales, etc. Abu Hurairah *Radhiallaho anho* has also repeated the same items by quoting *Rasulullah Sallallahu alaihe wasallam*. When someone asked *Ikrimah Radhiallaho anho* the meaning of *Ma'oon*, he said that essentially it stands for Zakaat and its lowest forms are lending things like a sieve, a pail, a needle, etc. (*Durre Manthur*). This Surah contains several warnings. It includes special warning about the orphans: ill treating an orphan is among the causes for one's punishment and damnation in *Akhirah*. Many people take over as guardians of orphans simply for the sake of mis-appropriating their property, but when the orphans, or some others on their behalf, raise a demand, they rebuke them. For such people, there can be no doubt about future punishment and damnation. This is apparently the reason for the revelation of this Surah. There are many Ayaat in the *Qur'an* containing warnings on ill-treatment of orphans.

The author has given reference to twenty such Ayaat. The gist of those Ayaat is to impress on people the utmost importance of giving good treatment to the orphans, which includes working for the improvement of their lot and being their sincere well-wisher. One is required to take care of their property, to be kind to them and to do everything possible for their well-being and happiness. If an orphan girl is taken in marriage, her dower (*Mahr*) must not be reduced because there is no one to plead for her: this is one of the admonitions given in *Ahadith*. *Rasulullah Sallallahu alaihe wasallam* has said that whosoever undertakes to look after an orphan, will be as close as to him in *Jannah* as the two fingers, which he demonstrated by putting together two fingers: his middle and the forefinger. This means a close neighbourhood of *Rasulullah Sallallahu alaihe wasallam*, a very great honour indeed! An *Hadith* says that when someone affectionately pats the head of an orphan to seek the pleasure of *Alah Ta'ala*, he will receive as many blessings as the number of the hair which come under his hand. If a person does a good turn to an or-

phan boy or girl, he too will be a neighbour of Rasulullah *Sallallaho alaihe wasallam* in Jannah in the manner described above.

(Durre Manthur)

Another Hadith says that, on the Day of Resurrection, some people will rise from their graves with fire blazing in their mouths. When someone asked Rasulullah *Sallallaho alaihe wasallam* about them, he, in reply, recited an Ayat from Surah (*an-Nisa*):

إِنَّ الَّذِينَ يَأْكُلُونَ أَمْوَالَ الْيَتَامَى.....

The people who unlawfully grab the property of the orphans and swallow it! they fill their stomachs with fire. (an-Nisa: 10)

On the night of the Ascension (*Mi'raaj*), Rasulullah *Sallallaho alaihe wasallam* saw some people with lips as large as those of a camel and the angels tearing up their lips and thrusting burning stones into their mouths, so that the fire went down their throats and came out of their backs. They were yelling and lamenting painfully. Rasulullah *Sallallaho alaihe wasallam* enquired about them from Jibra'il *Alaihissalaam*, who told him that they were people who had eaten up the property of orphans unlawfully and now they were being fed with fire.

One Hadith says that there are four types of people who will never enter Jannah, nor will they ever taste any delicacy therefrom. First those who are habitual wine-drinkers; secondly, the usurers, thirdly those who usurp the property of orphans; fourthly those who are disobedient to their parents. Shah Abdul Aziz *Rahmatullah alaihe* has mentioned in the *Tafseer* that there are two ways of being kind to orphans. The one, which is obligatory on the guardians, is to take care of their property by investing it in business or agriculture, so that it earns profit to suffice for their living expenses and other common needs like education and proper up-bringing. The second type is obligatory for the common people, which includes avoiding all types of harm to orphans, treating them kindly, seating them closer to oneself in gatherings, showing affection by patting their heads and taking the small ones in the lap, like one's own children to show them paternal love. Allah *Ta'ala* has ordered all men to treat orphans like their own children so that the pre-ordained handicap suffered by them, through the loss of their father, may be compensated by the loving care of thousands of men in place of the paternal love. So an orphan has a relationship under the religious law, whereas normal relatives have a customary kinship.

The other subject contained in the Ayat concerns the warning for discouraging others to feed the poor, which is the worst form of miserliness; not only do such persons refrain from spending their own money on the poor, but they cannot tolerate others spending on them. The Holy Qur'an contains a number of Ayaat encouraging the feeding of the poor people. Surah Fajr says:

لَا يَنْفَعُكَ إِعْتِرَافُكَ بِالْحَسَنَاتِ وَلَا تُلْهِمُكَ عَلَى الْمَسْكِينِ

You do not honour the orphan nor do you encourage others to feed the poor. (al-Fajr)

The other point mentioned in the above Surah is the stopping of Ma'oon, which has been discussed earlier in this commentary. Shah Abdul Aziz Rahmatullah alaihe has said in his writings that Surah Ma'oon has been so named to indicate the importance of the small acts of kindness, which, if not practised, become a cause of Divine displeasure and estrangement. Obviously, violation of laws concerning our major obligations to Allah Ta'ala and to the people must be feared most.

AYAAT ON WARNING AGAINST MISERLINESS AND HOARDING

Thus far, a few Ayaat of the Holy Qur'an have been mentioned and discussed on the subject of miserliness. Some more are given here; thereafter some Ahadith on the same subject are discussed, in order to bring out how extremely dangerous is the practice of miserliness and amassing of wealth:—

وَالَّذِينَ إِذَا دُئِيَ الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ

①

1. And be good to parents and to kindred and to orphans and the needy. (al-Baqarah: 83)

وَأَنَّى الْمَالِ عَلَىٰ حُبِّهِ ذَوِي الْقُرْبَىٰ وَالْيَتَامَىٰ وَالْمَسْكِينِ

②

2. And giveth his wealth, for love of Him, to kinsfolk and to orphans and the needy. (al-Baqarah: 177)

قُلْ مَا أَتَقَنَّنَ مِنْ خَيْرٍ لِلَّذِينَ وَالْيَتَامَىٰ وَالْمَسْكِينِ وَالْيَتَامَىٰ

③

3. Say: That which ye spend for good (must go) to parents and near kindred and orphans. (*al-Baqarah: 215*)

وَيَسْأَلُونَكَ عَنِ الْيَتَامَىٰ قُلْ إِضْلَامٌ لَّكُمْ خَيْرٌ ۖ

③

4. And they question thee concerning orphans. Say: to improve their lot is best. (*al-Baqarah: 220*)

وَأَتُوا الْيَتَامَىٰ أَمْوَالَهُمْ

⑤

5. Give unto orphans their wealth. (*an-Nisaa: 2*)

وَأِنْ خِفْتُمْ أَلَّا تُقْسِطُوا فِي الْيَتَامَىٰ

④

6. And if ye fear that ye will not deal fairly with the orphans, (*an-Nisaa: 3*)

وَلْيَسْلُوا الْيَتَامَىٰ حَتَّىٰ إِذَا بَلَغُوا النِّكَاحَ فَإِنْ آنَسْتُمْ مِنْهُمْ رُشْدًا فَادْفَعُوا إِلَيْهِمْ أَمْوَالَهُمْ وَلَا تَأْكُلُوهَا إِسْرَافًا وَبِدَارًا أَنْ يَكْبَرُوا

⑥

7. Prove orphans till they reach the marriageable age; then, if ye find them of sound judgment, deliver over unto them their fortune; and devour it not by squandering and in haste lest they should grow up. (*an-Nisaa: 6*)

وَإِذَا حَضَرَ الْقِسْمَةَ أُولُو الْقُرْبَىٰ وَالْيَتَامَىٰ

⑧

8. And when kinsfolk and orphans and the needy are present at the division (of the heritage). (*an-Nisaa: 8*).

إِنَّ الَّذِينَ يَأْكُلُونَ أَمْوَالَ الْيَتَامَىٰ ظُلْمًا

⑨

9. Lo! Those who devour the wealth of orphans wrongfully, they do but swallow fire into their bellies, and they will be exposed to burning flame! (*an-Nisaa: 10*)

وَيَا أَيُّهَا الَّذِينَ آمَنُوا آذِنُوا لِلْيَتَامَىٰ وَاللِّقْمَىٰ

⑩

10. (Show) kindness unto parents, and unto near kindred, and orphans, and the needy, and unto the

neighbour who is of kin (unto you) and the neighbour who is not of kin, and the fellow-traveller and the wayfarer and (the slaves) whom your right hands possess. Lo! Allah loveth not such as are proud and boastful. (*an-Nisaa: 36*)

وَمَا يَتْلُ عَلَيْكُمْ فِي الْكِتَابِ فِي يُفِي النِّسَاءِ

(11)

11. And the Scripture which hath been recited unto you (giveth decree), concerning female orphans unto whom ye give not that which is ordained for them though ye desire to marry them, and (concerning) the weak among children, and that ye should deal justly with orphans. Whatever good ye do, Lo! Allah is ever Aware of it. (*an-Nisaa: 127*)

وَأَنْ تَقْرُوا لِلْيَتَامَى بِالْقِنَاطِ

(12)

12. 'And that ye should deal justly with orphans'. (*an-Nisaa: 127*).

وَلَا تَقْرَبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ

(13)

13. And approach not the wealth of the orphan save with that which is better. (*al-An'aam: 152*).

وَلَا تَقْرَبُوا مَالَ الْيَتِيمِ إِلَّا بِالَّتِي هِيَ أَحْسَنُ

(14)

14. And approach not the wealth of the orphan save with that which is better. (*Bani-Israel: 34*)

وَمَا آفَاءُ اللَّهِ عَلَى رَسُولِهِ

(15)

15. That which Allah giveth as spoil unto His Rasul from the people of the townships, it is for Allah and His Rasul and for the near of kin and the orphans and the needy and the wayfarer, that it becomes not a commodity between the rich among you. And whatsoever the Rasul giveth you, take it. And whatsoever he forbiddeth, abstain (from it). And keep your duty to Allah. Lo! Allah is stern in reprisal. (*al-Hashr: 7*)

وَيُطْعِمُونَ الطَّامِعَ عَلَى حُبِّهِ مِنكِثًا وَتَتَنَبَّأُ بِآيَاتِهِ

(١٦)

16. And feed with food the needy wretch, the orphan and the prisoner, for love of Him. (*ad-Dahr: 8*)

كَلَّا بَلْ لَا تَكْرُمُونَ الْيَتِيمَ ۖ وَلَا تَحْكُمُونَ عَلَى طَعَامِ الْمُسْكِينِ ۖ

(١٧)

17. Nay, but ye (for your part) honour not the orphan. (*al-Fajr: 17*)

أَوْ أَطْعَمُوا فِي يَوْمٍ ذُو مَسْغَبَةٍ ۖ يَتِيمًا ذَا مَقْرَبَةٍ ۖ

(١٨)

18. And to feed in the day of hunger. And orphan near of kin. (*al-Balad: 14, 15*)

الَّذِي يَذُوقُ يَتِيمًا

(١٩)

19. Did He not find thee an orphan . (*ad-Dhuhaa: 6*)

فَأَمَّا الْيَتِيمَ فَلَا تَقْهَرْ ۖ

(٢٠)

20. Therefore the orphan oppress not. (*ad-Dhuhaa: 9*)



Kutab Khana Faizi Lahore (Pakistan)

Sec (b)

AHADITH REGARDING THE EVILS OF MISERLINESS

① عَنْ أَبِي سَعِيدٍ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ خُضْلَتَانِ لَا تَجْتَمِعَانِ فِي مُؤْمِنٍ الْبُخْلُ وَسُوءُ الْخُلُقِ (رواه الترمذي كذا في المشكوة)

1. **Rasulullah Sallallaho alaihe wasallam has said that two habits cannot be found in a Mo'min, one miserliness, two, bad temper.**

Note: This Hadith means that miserliness and bad temper cannot be found in a Mo'min, as these are clearly against the dignity of a Mo'min, who will always be worried about his Imaan (Faith), lest he is deprived of it by doing something wrong; just as a virtue attracts another virtue, in the same way a vice begets another vice. Another Hadith says more definitely that Shuh (a high degree of miserliness) cannot co-exist with Imaan, just as water and fire cannot remain together; the one is bound to overpower the other. If water is more powerful, fire will be extinguished; otherwise the water will be evaporated by the fire. Similarly, the two habits mentioned in the above Hadith are opposed to Imaan and, if Imaan and these two co-exist in someone, then by and by one is bound to finish the other. An Hadith says that there is no Friend of Allah but is endowed by providence with generosity and afiability.

Another Hadith says that generosity is a permanent habit of a Friend of Allah. And this is obvious, for if anyone has a love for and connection with Allah Ta'ala, he will automatically long to spend on His Creation, as it is an obligation in love to look after the dear ones of the Beloved. So, when Allah's Creation is referred to as "His dependants", His friend will certainly love to spend on them; and whosoever has strong ties with the Creator, will naturally do more for such dependants. If, on the other hand, the so-called friend of Allah does not wish to spend on "His dependants" or those who are close to Him, clearly the claim of friendship with Allah is false.

② عَنْ أَبِي بَكْرٍ بْنِ الصِّدِّيقِ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ لَا يَدْخُلُ الْجَنَّةَ خَبٌّ وَلَا بَخِيلٌ وَلَا مَنَّانٌ. (رواه الترمذي كذا في المشكوة)

2. Abu Bakr Radhiallaho anho has quoted Rasulullah Sallallaho alaihe wasallam to say that a deceitful person will not enter Jannah, nor will the miser or the one who boasts of the favours done by him.

Note: The Ulama have said that no one having the above-mentioned qualities will enter Jannah. If however, a Momin happens to have these bad qualities in him, in the first place he may be afforded an opportunity by Allah Ta'ala, while in this world, to seek Divine forgiveness or else he will be put in Jahannam till he is purified of his sins and, then only, he will enter Jannah. To go to Jahannam, even for a short while, is not to be taken lightly, as the ordinary fire which is unbearable stands no comparison to the fire of Jahannam. Rasulullah Sallallaho alaihe wasallam has said that the intensity of the heat in the fire here is a seventieth part of the fire of Jahannam. The Sahabah submitted that the fire here inflicts a very painful injury. Thereupon Rasulullah Sallallaho alaihe wasallam said that the other is sixty-nine times hotter.

Another Hadith says that the person suffering the lightest punishment will be made to wear a pair of shoes prepared from the fire of Jahannam, which will make his brain boil like a pot on the fire. Another Hadith says that Allah Ta'ala has prepared the Jannat-e-Aden (a special part of Jannah) with His Own Blessed Hands and adorned it. He then ordered the angels to make canals flow therein and suspend fruits in it. When Allah Ta'ala viewed its excellent embellishment, He proclaimed, "By My Honour, by My Glory and by My Grandeur on the high Throne, no miser shall enter here."

③ عَنْ أَبِي ذَرٍّ قَالَ إِنَّمَا أَتَى النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ وَهُوَ جَالِسٌ فِي ظِلِّ الْكَعْبَةِ فَلَمَّا رَأَى قَالَ هُوَ الْخَسِرُونَ وَرَبُّ الْكَعْبَةِ فَقُلْتُ فَمَا أَكْرَأِي وَأَمْرِي مَنْ هُوَ قَالَ هُوَ الْأَكْثَرُ مِنْكَ مَالًا إِلَّا مَنْ قَالَ هَكَذَا وَهَكَذَا وَهَكَذَا مِنْ بَيْنِ يَدَيْهِ وَمِنْ خَلْفِهِ وَعَنْ يَمِينِهِ وَعَنْ شِمَالِهِ وَقَلِيلٌ مِمَّا هُوَ. (متفق عليه كذا في المشكاة)

3. Abu Zarr Radhiallaho anho has said: Once I visited Rasulullah Sallallaho alaihe wasallam, who was sitting in the shade of the Holy Ka'bah. When he saw me, he said, 'By the Lord (Allah) of the Ka'bah, those people

are the losers. I submitted, 'which people'? He replied, "The rich, except those of them who spend on their right and on their left, in their front and behind their backs, but such of them are rare". (Mishkaat).

Note: Abu Zarr Radhiallah anho was one of the most ascetic Sahabah, as has been mentioned earlier in this book. On seeing him, what Rasulullah Sallallaho alaihe wasallam said was in reality for Abu Zarr's consolation that he, being a pious but poor person, may not feel dejected at any time about his poverty. The truth is that property and riches in excess are not things to be coveted: these may be a source of damage and loss, as these may lead to heedlessness towards Allah Ta'ala. It is often seen that people seldom turn towards Allah Ta'ala and seek His help without becoming needy. Those rich are exceptional who are gifted by Allah Ta'ala with a natural urge to extend their generous hand to the needy all around. For them, their wealth is a blessing. But, as Rasulullah Sallallaho alaihe wasallam has said, this type is rare. More often than not, the abundance of wealth has in its wake sin, debauchery, vagrancy, extravagant living. To spend on wrong occasions or for fame and show are the easy direction of wasteful expenditure of wealth. For example, on marriages and other ceremonies, hundreds of thousands of rupees are spent lavishly, whereas lack of funds will be the plea for not spending on the needy and hungry to please Allah.

An Hadith says that those who are rich (in this life) will have the least assets in the Hereafter, except the ones who earn honestly and spend freely in charity. Truly, wealth is a source of honour and grace for those who spend it freely in good cause, while for those who keep collecting and counting it, it is a fore-runner of calamities and ultimate ruin and a waste by itself. Wealth is lacking in grace, as it will not bring any worldly or religious benefit to its owner unless it is separated from him.

④ عَنْ أَبِي هُرَيْرَةَ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ السَّخِيُّ قَرِيبٌ مِنَ اللَّهِ قَرِيبٌ مِنَ الْجَنَّةِ قَرِيبٌ مِنَ النَّاسِ بَعِيدٌ مِنَ النَّارِ وَالْبَخِيلُ بَعِيدٌ مِنَ اللَّهِ بَعِيدٌ مِنَ الْجَنَّةِ بَعِيدٌ مِنَ النَّاسِ قَرِيبٌ مِنَ النَّارِ وَالْجَاهِلُ سَخِيٌّ أَحَبُّ إِلَى اللَّهِ مِنَ عَابِدٍ بَخِيلٍ (رواه الترمذى كذا فى المشكاة)

4. *Rasulullah Sallallahu alaihe wasallam* has said, "A generous person is close to Allah, close to Jannah and close to people, but far away from Jahannam; whereas a miser is far away from Allah, far from Jannah and far from people but he is close to Jahannam. An ignorant but generous person is certainly dearer to Allah than a pious miser."

Note: It means that a person may be offering prayers in plenty and lengthy Nawafil, while (compared to him) another person does not offer many prayers and Nawafil, but excels in generosity and, so, is dearer to Allah *Ta'ala*. 'Fraidh' of course are obligatory for everyone, whether he is generous or not.

Imaam Ghazali has quoted that once, when the Prophet Yahya Bin Zakariyya *Alaihissalaam* asked Shaitan to say whom he loved most and for whom was his worst hatred, Shaitan replied that he most loved a miser Mo'min and extremely hated an immoral but generous person. Yahya *Alaihissallam* wanted to know how was that? He explained that he had no anxiety for a miser, as his stinginess would be enough to take him to Jahannam, whereas an immoral person's generosity is a permanent worry for him (the Shaitan) as Allah *Ta'ala* may overlook all his sins due to his generosity. This means that, if at any time Allah *Ta'ala* is pleased with the generosity of the impious person, Divine Compassion and Forgiveness may wash out all his sins and misbehaviours. In that event, Shaitan's life-long effort to make him a sinner will be rendered ineffectual.

One Hadith says that a person is generous due to his good expectations from Allah *Ta'ala*, while a miser is lacking in this. Good expectations mean that One Who granted him a favour in the first place will continue to be kind in future as well. Such a person is close to Allah *Ta'ala*, while a miser has no faith in the limitless treasures of Allah *Ta'ala* Who has created all the means of income and Who has the Power to suspend the fruitfulness of those means. A merchant may sit at his shop endlessly, without having anyone to buy his goods and the farmer may till the land but get no produce: when all is the being granted by Him, it is foolish to have doubts as to wherefrom things will come. In spite of our tall claims in words, we seem to lack the faith that everything is being provided by Allah *Ta'ala* and we have little to say in the matter. The Sahabah *Radhi-allaho anhum* firmly believed that Allah grants everything and He

Who has given them today will continue to give them on another day as well. So they did not hesitate to spend everything for the cause of Allah.

⑤ عَنْ أَبِي هُرَيْرَةَ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ اتَّخَذَ شَجَرَةٌ فِي الْجَنَّةِ فَمَنْ كَانَ سَخِيًّا أَخَذَ بِفُصَيْنٍ مِنْهَا فَلَمْ يَتْرُكْهُ الْفُصْنُ حَتَّى يَدْخُلَهُ الْجَنَّةُ وَ الشَّعْ شَجَرَةٌ فِي النَّارِ فَمَنْ كَانَ شَحِيحًا أَخَذَ بِفُصَيْنٍ مِنْهَا فَلَمْ يَتْرُكْهُ الْفُصْنُ حَتَّى يَدْخُلَهُ النَّارُ رَوَاهُ الْبَيْهَقِيُّ فِي شُعَبِ الْإِيمَانِ كَذَا فِي الْمَشْكُوتِ

5. Rasulullah Sallallaho alaihe wasallam has been quoted to say that generosity is a tree in Jannah. A generous person will catch hold of a branch of that tree and enter Jannah. Stinginess is a tree in Jahannam: the miser will catch hold of its branch, which will lead him into Jahannam.

Note: The highest form of stinginess is called 'Shuh' in Arabic; it is the name of a tree in Jahannam and whoever gets hold of a branch of it is bound to be led to Jahannam. A Hadith says that the name of a tree in Jannah is 'Sakha' which means generosity. This virtue is a fruit from that tree. Similarly, stinginess or parsimony is a fruit from the tree known as 'Shuh'. A miser will not enter Jannah. Another Hadith says that the branches of the tree of Sakhawat bend down in this world and anyone who gets hold of a branch reaches Jannah. In the same way, the tree of Miserliness has its branches in this world and whoever catches its branch will be led to Jahannam. Obviously when a person takes the road to the railway station, he is bound to get there sometime. In the same way, holding the branches of either of the two trees mentioned in this Hadith will lead a person to where that tree exists.

⑥ عَنْ أَبِي هُرَيْرَةَ قَالَ قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ شَرُّ مَا فِي الرَّجُلِ شَعٌّ هَالِكٌ وَجُبْنٌ هَالِكٌ (الْبُودَاوْدِيُّ كَذَا فِي الْمَشْكُوتِ)

- 6 Rasulullah Sallallaho alaihe wasallam has said that among the worst type of habits that a man may have, is that kind of miserliness which drives a man to impatience and such cowardice and fright which may endanger his life.

Note: Allah Ta'ala has warned in the Holy Qur'an about these two weaknesses, as follows:

إِنَّ الْإِنْسَانَ خُلِقَ هَلُوعًا ۖ إِذَا مَنَّ اللَّهُ الْفِرْعَوْنَ هَلُوعًا ۖ وَإِذَا مَنَّ اللَّهُ الْخَيْرَ مَنُوعًا ۖ إِلَّا
 الصَّالِينَ ۗ الَّذِينَ هُمْ عَلَى صَلَاتِهِمْ دَائِمُونَ ۗ وَالَّذِينَ فِي أَمْوَالِهِمْ حَقٌّ مَّعْلُومٌ ۖ لِلْيَتَامَى
 وَالْحَرَامِ ۖ وَالَّذِينَ يُصَدِّقُونَ بَيِّعَاتِ اللَّهِ ۖ وَالَّذِينَ هُمْ قَرِيبٌ عَذَابِ رَبِّهِمْ يُشْفِقُونَ ۖ إِنَّ عَذَابَ
 رَبِّهِمْ غَيْرُ مَأْمُومٍ ۖ وَالَّذِينَ هُمْ لِلرُّجْمِ يُخْشَوْنَ ۖ إِلَّا عَلَىٰ أَنْوَابِهِمْ أَوْ مَا مَلَكَتْ أَيْمَانُهُمْ وَأَلْفَافُهُمْ
 غَيْرُ مُلَوِّمِينَ ۖ فَمَنْ ابْتَغَىٰ وَرَاءَ ذَلِكَ فَأُولَٰئِكَ هُمُ الْعَدُونَ ۖ وَالَّذِينَ هُمْ لِأَمْتِهِمْ وَعَهْدِهِمْ
 رِعُونَ ۖ وَالَّذِينَ هُمْ بِشَهَادَتِهِمْ قَائِمُونَ ۖ وَالَّذِينَ هُمْ عَلَىٰ صَلَاتِهِمْ يُحَافِظُونَ ۖ أُولَٰئِكَ فِي جَنَّاتٍ
 مُّكْرَمُونَ ۖ

Indeed man is created impatient; he becomes vexed when an evil befalls him, save the prayerful who are steadfast and constant at their prayers; And in whose wealth there is a right acknowledged for the beggar and those ashamed to beg, and those who believe in the Day of Judgment; and those who are fearful of their Lord's Punishment; indeed the punishment of the Lord is that before which none can feel secure (everyone is frigh-tened of it). And those who preserve their chastity, save with their wives and those whom their right hands possess, for there they shall be blameless; but whoso seeketh more than that, those are they who are trans-gressors; and those who keep their pledges and coven-ant; and those who stand by their testimony and those who are steadfast in their Fardh prayers; those will dwell in Gardens, honoured". (al-Ma'aarij:19-35)

The same subject has been treated in Surah. (al-Mo'minoon)

'Imran bin Husain Radhiallaho anho has said that once Rasul-ullah Sallallahu alaihe wasallam got hold of the loose end of his turban and said, 'Imran, Allah Ta'ala loves spending of wealth and dislikes withholding it, so spend on people and feed them; do not harm anyone so that your own needs are not ignored; listen carefully! Allah Ta'ala approves deep thinking whenever one is beset with doubts. In cases of doubt about the lawfulness of a thing, one should not act casually but exercise deep thinking; and He likes clear intellect to face passions (these should not be allowed to overpower one's senses). Allah loves generosity, even if it is shown by giving a few dates (keeping in view your capacity, do not feel shy of giving few or small amounts of things.) Allah likes bravery, be it in killing a snake or a scorpion. Allah Ta'ala does not like one to be frightened

in danger, but one should hide his fear if it arises and not mention it to others. In fact, efforts should be made to overcome it. There are a number of Du'aas reported from Rasulallah Sallallahu alaihe wasallam for supplicating Allah Ta'ala to save one from cowardice.

⑥ عَنْ ابْنِ عَبَّاسٍ قَالَ سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ
لَيْسَ الْمُؤْمِنُ بِالَّذِي يَشْبَعُ وَجَارُهُ جَائِعٌ إِلَى جَنْبِهِ. (رواه البيهقي
في الشعب كذا في المشكاة)

7. Rasulallah Sallallahu alaihe wasallam has said that a person ceases to be a Mo'min when he fills his own belly while a neighbour of his remains hungry.

Note: Indeed, it is disgraceful that one should have enough to eat a full meal, while a neighbour of his remains hungry. It is imperative that he should eat less and give something to help the neighbour. Rasulallah Sallallahu alaihe wasallam has said that a person does not believe in me as his Rasul if he fills his own belly while knowing that his next-door neighbour has nothing to eat. Another Hadith says that there will be many people on the Day of Judgment who will catch hold of their neighbour's clothes and make a submission to Allah Ta'ala, "O, Allah, ask this man why he would shut his door on me and would not give me anything that was surplus to his own needs". Another Hadith quotes the saying of Rasulallah Sallallahu alaihe wasallam, "O, people give Sadaqah; I will testify to it on the Day of Judgment. There may be some of you who have something left over from their own meals at night while one of their cousins may spend the night hungry; some of you might keep earning to increase their wealth while their poor neighbour is unable to earn anything for himself".

Another Hadith quotes Rasulallah Sallallahu alaihe wasallam to say that it is enough to label a man a miser when he insists on having his full share, not allowing a particle to be left back, that is, when dividing something among relatives or neighbours, he is anxious to get his own exact share, not yielding anything to others at all. This is a sign of miserliness, as no great harm is done if a little extra from his share goes to someone else.

⑧ عَنْ ابْنِ عُمَرَ وَابْنِ هُرَيْرَةَ قَالَا قَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ
عُذِبَتْ امْرَأَةٌ فِي هَرَّةٍ أَمْسَكْتَهَا حَتَّى مَاتَتْ مِنَ الْجُوعِ

فَلَوْ تَكُنْ تَطْعِمَهَا وَلَا تُرِيْلَهَا فَتَأْكُلْ مِنْ خَشَائِشِ الْأَرْضِ. (متفق عليه)
 كذا في الشكوة

8. Ibne Umar and Abu Hurairah Radhiallaho anhoma both have quoted Rasulullah Sallallaho alaihe wasallam to have said that a woman was condemned to Hell because she kept a cat tied up until it died of hunger; she did not give it any food, nor set it free to find food for itself. (Mishkaat)

Note: People who keep pets bear great responsibility towards them, as these dumb creatures cannot express their needs. Therefore, providing feed and drink to these pets is an important obligation of the owners. To be miserly in discharging that obligation is to invite severe punishment upon oneself. Many people are fond of keeping animals but they are reluctant to spend adequately on their feed and fodder. Various Ahadith under different headings have quoted Rasulullah Sallallaho alaihe wasallam to indicate a warning from Allah Ta'ala about these animals. Once, when Rasulullah Sallallaho alaihe wasallam was out for a walk, he saw a camel, on the way, whose stomach had shrunk (due to hunger or weakness) and he said, "Allah Ta'ala has warned you about these dumb creatures; maintain them well for riding as well as for eating." Rasulullah Sallallaho alaihe wasallam used to go out for a call of nature into a garden or behind a mound. Once he went to a garden for that purpose, where he saw a camel who started moaning when he saw him and tears began to flow from his eyes (a natural thing to happen when meeting a sympathiser). Rasulullah Sallallaho alaihe wasallam went to the camel and rubbed his hand affectionately behind the ear, whereupon the camel became quiet. Rasulullah asked about the camel's owner; one of the Ansaar came forward to claim him. Rasulullah Sallallaho alaihe wasallam told him, "Are you not afraid of Allah Ta'ala who has made you his master? The camel is complaining that you keep him hungry and make him work hard."

Once, when Rasulullah Sallallaho alaihe wasallam saw a donkey whose face was branded, he said, "Don't the people know that I have cursed the person who brands an animal's face or hits it?" This Hadith has been mentioned in Abu Dawood, and several other narrations contain the same warning that animals should not be cruelly treated. Obviously, when there is so much said about the care of

animals, behaviour towards man, the superior-being, is even more important and quite a serious matter to consider. Rasulullah Sallallahu alaihe wasallam has said that, when someone is responsible for feeding a man or an animal, any negligence towards them amounts to cruelty to oneself. Therefore, if we are stingy in feeding an animal which is being kept for some use, because no one is watching us, this would amount to a severe cruelty to oneself; Allah knows everything about it and His Recorders are recording all things, however secret. This misfortune is due to miserliness. Animals are kept for serving a man, for riding them, tilling the land or carrying loads but, due to miserliness, he finds it hard to spend any money on them.

⑨ عَنْ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ يُجَاوُ بِابْنِ آدَمَ يَوْمَ الْقِيَامَةِ كَأَنَّهُ بَذْجٌ فَيُوقَفُ بَيْنَ يَدَيِ اللَّهِ فَيَقُولُ لَهُ أَعْطَيْتَكَ وَخَوَّلْتُكَ وَأَعْمَتُ عَلَيْكَ فَمَا صُنَعْتَ فَيَقُولُ يَا رَبِّ جَمَعْتُهُ وَتَمَرَّتُهُ وَتَرَكْتُهُ أَكْثَرَ مَا كَانَ فَأَرْجِعْنِي إِلَيْكَ بِهِ كُلَّهُ فَيَقُولُ أَرِنِي مَا قَدْ مَتَّ فَيَقُولُ رَبِّ جَمَعْتُهُ وَتَمَرَّتُهُ وَتَرَكْتُهُ أَكْثَرَ مَا كَانَ فَأَرْجِعْنِي إِلَيْكَ بِهِ كُلَّهُ فَإِذَا عَبْدٌ لَمْ يُقَدِّمْ خَيْرًا فَيُضْطَرُّ بِهِ إِلَى النَّارِ. (رواه الترمذى وضعفه كذا فى المشكوة)

9. Rasulullah Sallallahu alaihe wasallam has been quoted to have said that on the Day of Judgement a man (weak and lean) like a lamb will be brought before Allah Ta'ala Who will question him, "What did you do with the wealth, the train of servants and many bounties that I bestowed upon you? Give me their account." The man will reply, "My Lord, I collected a lot of wealth and increased it considerably (by my own efforts), far more than what I had in the beginning. Please send me back to that life and all shall be brought here". He will be commanded to show what he had sent here (to be treasured for This Day). The man will repeat the same request of sending him back (so that he could spend all that in the path of Allah) and show it here. Since he will have nothing to show from what he could have spent previously as Sadaqah, he will be thrown into Jahannam.

Note: We work hard in this life in business and other professions, to earn money in order to collect sufficient resources for future use and for any need that may arise. We are, however, paying little heed to the real need which is sure to arise in Akhirah and will mean a pressing requirement. To meet this situation, we are well aware that only that particular credit will be available which is deposited in the Divine Treasury while in this world. It will not only be a safe deposit but will increase continuously, by the grace of Allah Ta'ala. We are well aware that life here, however long, is bound to end one day, while the life of Akhirah will never end. In our worldly life, if one is left without resources, he can live by working even as a labourer or, the worst of all, one may resort to begging. But, there will be no source of earning anything in the next life, while only that much will be useful which was sent in advance during the life here as a deposit. In one of the Ahadith, Rasulullah Sallallahu alaihe wasallam is reported to have said that when he visited the Jannah he saw on both sides three lines written in golden letters. The first line was the Kalimah Tayyabah:

لَا إِلَهَ إِلَّا اللَّهُ مُحَمَّدٌ رَسُولُ اللَّهِ

The second was:

مَا قَدْ مَنَّا وَجَدْنَا وَمَا أَكَلْنَا رِبْحْنَا وَمَا خَلَفْنَا خَيْرْنَا

What we had sent ahead we have received, that which we ate up in that life was a gain and that which we left behind was a total loss.

The third line contained:

أُمَّةٌ مُّذْنِبَةٌ رَّبِّ غَفُورٌ

The sinful Ummah and the Forgiving Lord!

Ayat No. 6 in Chapter one states that on the Day of Judgement there would be no business deals, no friendship and no recommendations. Ayat No. 30 in the same Chapter states that every person should make sure that he has sent something in advance for requirements on that Day. One Hadith says that when one dies, the angels ask him what he has sent ahead as a deposit in his account to be useful for that Day, while the people of the world ask as to what he has left behind. In another Hadith when Rasulullah Sallallahu alaihe wasallam asked, "Who is it among you who loves the property

of his heirs more than his own property"? The Sahabah replied that there was none among them who did not love his own property more than that of his heirs. Rasulullah *Sallallahu alaihe wasallam* then said that a person's own property is only that much which he sends in advance; whatever he leaves behind is no longer his property, but that of his heirs.

Another Hadith says that the man keeps saying, "My property, My Property". Only three things are his property: one which he has used as food, the second which he wore till it was worn out and the third which he sent in advance to be deposited in his account for the Akhirah. Anything else is not his property; it is left behind for other people. It is interesting that man keeps collecting, toiling and bearing hardships for the people to whom he does not like to give a penny in his lifetime, but irony of fate makes them the successors to all that he had collected. Artaah Ibne Sahitah *Rahmatullah alaihe*, at the time of his death, recited a few couplets which are translated as follows: "A man says I have collected a lot of wealth, but generally he earns and hoards for others, his heirs. He keeps an account of what and where he has spent his money. But later he leaves every thing as a booty for such people who are not accountable to him for squandering what he left behind. Therefore, eat and feed others while you are living, at the cost of the miserly heirs. After death, a man cannot hope to get any benefit from his wealth and none among his successors even think of him while enjoying his property.

Another Hadith relates the same story (as given in the above Hadith) under a different heading. Rasulullah *Sallallahu alaihe wasallam* once enquired from the Sahabah *Radhiallaho anhum* if there was anyone among them who loved his own property more than that of his heirs. They replied that everyone of them loved his own property more. Rasulullah *Sallallahu alaihe wasallam* said "Think well and then answer". They said, "We still think the same, that every one of us loves his own property more than that of his heirs". Rasulullah *Sallallahu alaihe wasallam* said that it was not so, as there was none among them who does not love his heir's property more than his own. The Sahabah enquired how that could be. Rasulullah *Sallallahu alaihe wasallam* said, "Your property is only that which you have sent ahead, what you leave behind belongs to the heirs". Here one may bear in mind that the purpose of all these narrations is not to deprive the heirs of their due share. Rasulullah *Sallallahu alaihe wasallam* has warned about this requirement.

Sa'ad Bin Abi Waqaas *Radhiallaho anho* fell so seriously ill, at the time of the conquest of Makkah that there was no hope of his survival. When Rasulullah *Sallallaho alaihe wasallam* went to enquire about his health, he said that he had plenty of wealth but only one daughter as his heir and he wanted to give away, by will, all of his property. He thought that the daughter was to be looked after by her husband. Rasulullah *Sallallaho alaihe wasallam* prohibited him from this. He then requested permission to will away two thirds of his property, which also was not allowed by Rasulullah; one-half was also not permitted. He then requested for willing one-third of his property, which was permitted by Rasulullah *Sallallaho alaihe wasallam*, with the remarks "Even one-third is too much to be willed; you must leave your heirs well-to-do rather than in poverty, lest they should be forced to beg from others". Whatever is spent for the pleasure of Allah will gain reward from Him, be it putting a morsel of food in the mouth of one's own wife".

Hafiz Ibne Hajar has said that the story of Sa'ad *Radhiallaho anho* does not contradict the earlier Hadith questioning the person who loves his heir's property more than his own. The purpose in that Hadith was to encourage a person, while in good health to give away Sadaqah in a deserving situation; while the story of Sa'ad *Radhiallaho anho* concerns the willing away of all or most of the property on his death-bed, at the cost of his heir. According to the author of this publication, the act of willing away something, with the intention of harming the heirs, is considered to be reprehensible. Rasulullah *Sallallaho alaihe wasallam* has said that certain men and women pass sixty years of their life in piety but, at the time of their death, they bring harm to someone through their will, which leads them to Jahannam. After quoting this Hadith, Abu Hurairah *Radhi-allaho anho* recited the Ayat of Holy Qur'an:

مِنْ بَعْدِ وَصِيَّةٍ يُوصِي بِهَا أَوْ دَيْنٍ غَيْرَ مُضَارٍّ

"That whatever has been said in the preceding Ayat about division of property, is applicable after separating the willed property and, if there is a debt against the deceased person that will also be deducted first. One primary consideration is that, in the will, the person should have no intention of harming an heir. "One Hadith says that whoso cuts out the inheritance of an heir, Allah *Ta'ala* will cut out his heritage in Jannah. Therefore, great care must be taken that, at the time of making a will or giving as Sadaqah, the intention

must not be to deprive any of the heirs. On the contrary, the intention must clearly be to benefit oneself by leaving a deposit (with Allah) for the Akhirah. It is to be remembered that a person's intention and purpose have a direct bearing on all his prayers and worship, as in the famous saying of Rasulullah *Sallallaho alaihe wasallam*:

إِنَّمَا الْأَعْمَالُ بِالنِّيَّاتِ

The intention and purpose behind every action determines the true value of that action.

For example when Salaat (the most important of all forms of worship) is performed solely to please Allah *Ta'ala*, it becomes a source of great blessings, rewards and closeness to the Mighty Creator, such as no other form of worship can obtain; but if the Salaat be performed hypocritically or for show, it will amount to minor 'shirk' and embitters one's life. Hence in the case of property, the pleasure of Allah and the ultimate gain for oneself should be the aim and object. The best way, therefore, is to spend as much as possible, when one is healthy and alive, without knowing who is to predecease whom (the person himself or his heirs), to give as much Sadaqah as one desires and has means for it, make a will or create a charitable endowment and also keep looking for better charitable occasions. But it is wrong to remain a miser when living and to become highly generous when the end of life is in sight. As has been described in the Hadith No. 5 in Chapter I: Rasulullah *Sallallaho alaihe wasallam* has said that the best Sadaqah is that which is given when one is in good health and not lying on death-bed, when already the property has in fact become owned by the heirs.

The author at this point lays down, as an advice for himself and his friends, "Our own wealth and property is only that which has been deposited in the Treasury of Allah *Ta'ala*; all other collections and multiplied resources will be of no avail to us. From among our parents, wives and children, none will think of us, with rare exceptions. The sum total of their love for you will be a few days of crying and shedding tears, and if those few tears were to cost something, even those might not be forthcoming! To collect and leave wealth as a well-wisher of our children is a case of self-deception; to leave only accumulated wealth for them is not for their good but, in all probability, harmful for them. If really the purpose be, to do the children a good turn, so that they may not suffer

hardships and privations afterwards, it is better and more important that they inherit a virtuous life as good Muslims rather than be merely rich. For, un-Islamic living is likely to become wasteful and extravagant. Through luxurious living for a short time, they would fall a prey to poverty. Even if this does not happen, their wealth will be of little use to you, whereas their Islamic life and practices will be most useful for them as well as for you. Your share in your own property is truly that much which has been sent ahead by you yourself.

Ali Radhiallahoh anho has narrated that Allah Ta'ala put to death two rich persons and two poor men. Allah asked one of the rich one as to what he had sent (here) ahead of him and what he had left behind for his family. The man replied, 'O Allah, You created me as well as them and You took the responsibility of providing livelihood for all of us; You have stated in the Holy Qur'an:

مَنْ ذَا الَّذِي يُقْرِضُ اللَّهَ قَرْضًا حَسَنًا فَيُضِعَّهُ لَهُ وَلَهُ أَجْرٌ كَرِيمٌ

Is there a man who would give Allah Ta'ala a loan, a goodly loan.

I therefore sent all my property and wealth here ahead of me. I was absolutely certain that you would give my family their livelihood". Allah Ta'ala said, "Well, you may go; had you known what rewards and returns I have preserved for you here, you would have been most happy in that life and seldom sorry". Allah Ta'ala then asked the second rich man as to what he had sent ahead for himself and what he had left behind for his family. The rich man replied, "O, Allah, I had children and I was afraid of their becoming poor and falling into trouble. So, I left all my wealth for them!" Allah Ta'ala then asked him whether He had created him and his family and whether He had taken the responsibility of giving them their livelihood. The man replied, "Yes, You did. Yet I was afraid of their being very poor". Allah Ta'ala then informed him that they did become poor and could not be saved by his effort. He was then told to go away. If he had known what punishments He had in store for him here, he would never have laughed so much and have grieved a lot".

Then, one of the two poor men was called upon to explain what he had brought for himself and how much he had left behind for the

family. He replied, "O, Allah, You created me healthy and sound, You gave me the power of speech, you taught me your Sacred Names and also how to pray and supplicate you. If You had given me wealth, I would have been neglectfully absorbed in it. I am happy with what I have been". Allah Ta'ala would say, "You may go. I am also happy with you. If you had known what I have for you here, you would have laughed more and cried less". The second poor man was then called and commanded to tell what he had brought with him and what he had left behind. He submitted, "O Allah! What did you give me for which I have to answer now?" Allah Ta'ala said, "Did I not give you health, the power to speak, the ears and the eyes?" And, I also stated in the Qur'an:

ادْعُونِي أَسْتَجِبْ لَكُمْ

You supplicate Me and I shall grant you what you ask for. (al-Mo'min: 60).

The poor man will reply, 'My Lord, I agree with all that, but I forgot all of it'. Allah Ta'ala will then say, "Go away. Today I have also ignored you. If you had known, in that life, what punishment is awaiting you, you would have cried much more and laughed much less".

⑩ عَنْ عُمَرَ عَنِ النَّبِيِّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ الْجَائِلُ مَرْذُوقٌ
وَالْمُعْتَكِرُ مَلْعُونٌ. (رواه ابن ماجه والدارمي كذا في المشكاة)

10. Umar Radhiallaho anho has narrated that Rasulallah Sallallah alaihe wasallam said, "Whoso brings provisions (grains etc.) from outside (for giving it to people cheap) receives (an increase in his) livelihood from Allah Ta'ala and the one who withholds such things is a cursed fellow".

Note: The theologian Abul Laith Samarqandi Rahmatullah alaihe has explained that some persons buy provisions from other cities so as to sell them to their people at a cheaper rate. For such people Allah Ta'ala provides an increase in their livelihood, because they do so for people's benefits, who pray for their welfare. The person who withholds things, is one who buys things with the intention of hoarding and thus harming people by keeping back

provisions to increase their price, despite people's urgent requirements. He is an accursed fellow because of his greed, miserliness and profiteering. Another Hadith says that Allah *Ta'ala* afflicts with poverty and leprosy, the person who holds back food-stuffs for forty days, and prevents sale (despite the people's urgent need). It is clear from this that anyone who brings harm to the Muslims, and drives them into starvation, suffers a physical punishment like leprosy and also poverty. On the contrary, in case of a man who brings things from outside and sells them cheaply to people, Allah *Ta'ala* directly helps him by increased livelihood and other benefits. A Hadith puts it: "How wicked is the man who withholds grain and feels unhappy when prices go down and is delighted when they are up!" Another Hadith says that if a person hoards grain for forty days despite it's being needed by the people and refuses to sell it, but later gives away the whole lot as Sadaqah, it will not atone for his sin of hoarding.

It is said in one of the Ahadith that a man, from the previous Ummahs, passing by a sandy mound during a period of famine, wished (in his heart), if that mound were a mound of grain he would have fed the Bani Israeel to their satisfaction. Allah *Ta'ala* sent a revelation to the Nabi of those times to give him the good tidings of a reward, which had been recorded for him, equal to the charitable distribution of grain among the people upto the size and quantity of that mound. There is no paucity of blessings and rewards with Allah *Ta'ala*. He does not need to create storages or to multiply income; a simple sign by Him is enough to create provisions for the entire creation. Only actions and intentions of the people matter with Him. There is an abundance of blessings and rewards by the Great Creator for him Who shows love and kindness to His Creation.

Someone approached Abdullah Ibne Abbas *Radhiyallahu anho* and requested him to advise him. He advised him to do six things: first, to have full faith in Allah *Ta'ala* about the things for which He Himself has taken responsibility (such as the livelihood); secondly, to fulfil the obligatory functions, which He has assigned, at their right time; thirdly, to keep the tongue busy refreshingly at all times with the remembrance of Allah *Ta'ala*; fourthly, not to obey Shaitan who is jealous of the whole creation of Allah *Ta'ala*; fifthly not to remain occupied in building up the worldly requirements of life, which will adversely affect the prospects in the Akhirah; sixthly to be a well-wisher of Muslims at all times.

The theologian Abul Laith *Rahmatullah alaihe* has said that eleven things are auspicious indications for man and eleven others are signs of misfortune for him. The auspicious ones are: (1) Not to covet things of this life, but only those that matter in the Hereafter. (2) Excessive prayers and recitation of the Qur'an. (3) Avoiding useless talk. (4) Vigilant care in performance of Salaat at the right time. (5) To keep away from things prohibited, however insignificant these may appear. (6) To remain in the company of the wise and pious. (7) To be humble and to abstain from arrogance. (8) To be kind and generous. (9) To show affection to Allah's creation. (10) To be useful to people. (11) To remember death frequently. The signs of misfortune are: (1) Greed for collecting wealth. (2) Indulgence in worldly pleasures and passionate enjoyment. (3) Shameless and excessive talk. (4) To be lazy in performance of Salaat. (5) To eat prohibited and doubtful things and to associate with immoral people. (6) To be bad tempered (7) To be proud and arrogant. (8) To keep away from acts beneficial to people. (9) Not to have mercy on Muslims. (10) To be miserly. (11) To be forgetful of death. In the opinion of the learned author, the most fundamental thing is to remember death constantly. If this is kept up, the first eleven, by the grace of Allah *Ta'ala*, will automatically develop and will also provide a protection against the second list of eleven sources of misfortune. Rasulullah *Sallallahu alaihe wasallam* said, 'Keep much in remembrance the cutter-off of the pleasures, i.e. death'. (*Mishkaat*)

⑪ عَنْ أَنَسٍ قَالَ ثَوَّبَنِي رَجُلٌ مِّنَ الصَّحَابَةِ فَقَالَ رَجُلٌ أَكْثَرَ بِالْجَنَّةِ فَقَالَ رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ أَوْ لَا تَكْثُرُ لَعَلَّهُ تَكَلَّمَ فِيمَا لَا يَنْبَغُ لَهُ أَوْ بَخِلَ بِمَا لَا يَنْقُصُهُ. (رواه الترمذی كذا في المشكاة)

HADITH: 11

Anas *Radhiallaho anho* has said that one of the *Sahabah Radhiallaho anhum* died and, from among the gathering, someone said that the deceased was a *Jan-nati*. On that, Rasulullah *Sallallahu alaihe wasallam* said, 'How do you say that? He might have indulged in idle talk or shown miserliness over a thing which was of little value to him.'

Note: The above mentioned shortcomings may cause a hindrance to one's entry into Jannah. Generally, engaging oneself in useless

matters and idle gossip is a common habit and a pastime in the present-day society. The great affection and compassion of Rasul-ullah Sallallahu alaihe wasallam for the Ummah deserves our highest appreciation in that he has given a solution for every difficulty and, in the short period of twenty three years of his 'Risaalat', he has suggested answers to all the problems which may arise at any time throughout the life of man in this world. He has told us that the atonement for any type of sinful behaviour in gatherings is to invoke Allah in a Du'aa, before ending the sitting:

سُبْحَانَ اللَّهِ وَبِحَمْدِهِ سُبْحَانَكَ اللَّهُمَّ وَبِحَمْدِكَ أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا أَنْتَ أَسْتَغْفِرُكَ وَأَتُوبُ إِلَيْكَ (حسن حسين)

"Glorified be Allah! All Praise be to Him! Glorified art Thou, O my Allah, with Thy Praise; I bear witness that there is none to be worshipped except Thee; I beg for-giveness of Thee, and turn to Thee in repentance!"

The other thing in the above Hadith is the condemnation of miserliness which one may show in refusing to give something that may cause little loss to oneself. We may consider many actions as trifling, but, with Allah Ta'ala, they may rank high in earning reward or punishment. There is a Hadith in Bukhari that a person may say something in praise of Allah Ta'ala, which may seem to him a small thing but it raises him to higher ranks, while a word, which Allah Ta'ala may dislike, may throw him in Jahannam, deep as the East is distant from the West.

(۱۲) عَنْ مَوْلَى لِعُثْمَانَ قَالَ أَهْدَى إِلَيَّ لِمُوسَى رَضِعَهُ مِمَّنْ لَحِمٍ وَكَانَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يُعْجِبُهُ اللَّحْمُ فَقَالَتْ لِلْخَادِمِ وَضِعِيهِ فِي الْبَيْتِ لَعَلَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَأْكُلُهُ فَوَضَعَتْهُ فِي كُوَّةِ الْبَيْتِ وَجَاءَ سَائِلٌ فَقَامَ عَلَى الْبَابِ فَقَالَ تَصَدَّقُوا بَارَكَ اللَّهُ فِيكُمْ فَقَالُوا بَارَكَ اللَّهُ فِيكَ فَذَهَبَ السَّائِلُ فَدَخَلَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَقَالَ يَا أَمْرُسَلَمَةُ هَلْ عِنْدَكَ كَوْشِي أَطْعَمُهُمْ فَقَالَتْ نَعَمْ قَالَتْ لِلْخَادِمِ اذْهَبِي فَأَتَى رَسُولُ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ بِذَلِكَ اللَّحْمِ فَذَهَبَتْ فَلَمْ تَجِدْ فِي الْكُوَّةِ إِلَّا قِطْعَةً مَرُورَةً فَقَالَ النَّبِيُّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ فَإِنَّ ذَلِكَ اللَّحْمَ عَادَ مَرُورَةً لِمَا كَوْنُهُ تَعَطُّوهُ السَّائِلُ. (رواه البيهقي في دلائل النبوة كذا في المشكوة)

HADITH: 12

Ummul Mo'mineen Umme Salmah *Radhiallahoh anha* was given a piece of roast meat as a gift by someone. As *Rasulullah Sallallahoh alaihe wasallam* was very fond of meat, she told the housemaid to keep it away safely for *Rasulullah Sallallahoh alaihe wasallam* as he might like to eat it sometime. The maid put it in a shelf but, after a little while, a beggar came to the door and begged for something for the sake of Allah. He was given the answer, 'May Allah bless you', (meaning there was nothing available in the house). The beggar went away and *Rasulullah Sallallahoh alaihe wasallam* came in after he was gone, and asked Umme Salmah if there was anything for him to eat. She ordered the housemaid to bring the piece of meat for *Rasulullah* to eat. When she went in, she did not find the meat in the shelf, but saw a white stone in its place. (After hearing the whole story) *Rasulullah Sallallahoh alaihe wasallam* said, "Since you did not give the piece of meat to the beggar, it has been turned into a piece of stone".

Note: How very instructive! The generosity of the sacred wives of *Rasulullah* is not open to question; the piece of meat was retained for a legitimate need and that, too, for *Rasulullah Sallallahoh alaihe wasallam*, but the result was astonishing! It was a special favour and bounty of Allah *Ta'ala* that He showed to the household of *Rasulullah Sallallahoh alaihe wasallam*, the ultimate effect of denying a piece of meat to a beggar. it was meant to indicate that anyone who eats something, after refusing it to a needy person, is like one eating a piece of stone and he shall not get any benefits out of it. The truth is that we eat many delightful things, by the blessing of Allah *Ta'ala*, but none of them seems to benefit us, as desired, and we complain that the good things have lost their real effect. In fact, it is the ill-effect of our own evil intentions that marks their true quality.

(۱۳) عَنْ عَمْرِو بْنِ شُعَيْبٍ عَنْ أَبِيهِ عَنْ جَدِّهِ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ قَالَ أَوَّلُ مَسَاجِدِ هَذِهِ الْأُمَّةِ الْيَقِينُ وَالزُّهْدُ وَأَوَّلُ فَسَادِهَا الْبُخْلُ وَالْأَمَلُ دُرَّةُ الْبَيْهَتِ فِي الشَّعْبِ كَذِبُ الْفِي الْمَشْكُوتِ

HADITH: 13

The well-being of this Ummah, in early times, was a consequence of their firm faith (in Allah Ta'ala) and an indifference towards worldly attractions; its decadence and corruption will begin with miserliness and with entertaining inordinate hopes regarding the distant future.

Note: In reality, miserliness comes from entertaining high hopes and worldly ambitions. Man builds up longterm plans and then begins to gather resources for accomplishing them. If he were to keep death in remembrance, and realise that he may not have many days to live, he will not plan for the distant future, nor will the need to gather resources arise in his mind.

(۱۳) عَنْ أَبِي هُرَيْرَةَ رَضِيَ اللَّهُ عَنْهُ أَنَّ النَّبِيَّ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ دَخَلَ عَلَى بِلَالٍ وَعِنْدَهُ حَبْرَةٌ مِمَّنْ تَمْرٌ فَقَالَ مَا هَذَا يَا بِلَالُ قَالَ شَيْءٌ كَرِهْتُ لِي أَنْ يَأْكُلَهُ أَحَدٌ فَقَالَ أَمَا تَخْشَى أَنْ تَرَى لَكَ غَدًا أَبْخَارًا فِي نَارِ جَهَنَّمَ أَنْفَقَ يَا بِلَالُ وَلَا تَخْشَى مِنْ ذِي الْعَرْشِ أَقْلًا لَا (رواه البيهقي في الشعب ص ۶۰ في المشكوة)

HADITH: 14

Rasulullah Sallallahu alaihe wasallam once visited Bilal Radhiallaho anho and found a heap of dates lying in front of him; when he asked Bilal as to what it was for, Bilal replied that he had gathered it for future use. Rasulullah Sallallahu alaihe wasallam said, "O, Bilal, are you not afraid of the Day of Judgement when, due to this hoarding up, you may have to see the smoke of Jahannam. Bilal, spend it and do not have fear of any shortage from the Owner of the Arsh (Great Divine Throne)".

Note: Every person has a status and a position. The Shariah makes allowance for the weak and feeble in faith, like us, to store something for future needs, but for the revered personality of Bilal Radhiallaho anho, whose faith and belief in Allah Ta'ala was of high degree, it was not, in keeping with his great Imaan, to have fears about any shortage for him in the Divine store. Seeing the smoke of Jahannam does not necessarily mean entering Jahannam itself, but

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it does mean some reduction in status of Bilal *Rādhiallaho anho*. Even if that may not happen, there is likely to be a longer period of reckoning. In some Ahadith, Rasulullah *Sallallaho alaihe wasallam* has mentioned punishment in Jahannam due to hoarding up of a meagre sum of one or two Dinaars. (See Chapter 6, Hadith No. 2, which is to follow). The reckoning will be for every person, the more the wealth, the longer the period of reckoning.

Rasulullah *Sallallaho alaihe wasallam* has said that he, while standing at the gateway to Jannah, saw that the majority of the people entering Jannah were the poor, whereas those who had plenty were being held back (for reckoning), while those who were condemned to Jahannam had been thrown into it. Visiting the gateway of Jahannam, he saw most of those who entered it were the women-folk, the reason for which has been mentioned in another Hadith. Abu Sa'eed *Radhiallaho anho* has said that Rasulullah, on the Day of Eid, visited the Eidgah and passing by a gathering of women, addressed them, saying that they should give plenty as Sadaqaat as he had seen mostly women in Jahannam. When the women asked him the reason, he replied that they frequently indulged in cursing and were ungrateful towards their husbands. Even in the case of their own children, whom they hold very dear, they curse them for small errors by saying, "May death overtake you! May you get buried and so on". The ingratitude towards the husband is frequently witnessed he may do much to pamper her, yet she is never satisfied; she becomes unhappy at the slightest regard and favour shown by him to his own kith and kin, including his parents.

A Hadith says that when, during Salaat-ul-Kusuf, Rasulullah *Sallallaho alaihe wasallam* was shown both the Jannah and the Jahannam, he saw a great many women in Jahannam. When the Sahabah *Radhiallaho anhum* asked the reason for that, he said that it was their ingratitude in respect of their husbands. In spite of lifetime of kindness and favours to them, if once there is some unpleasantness, the wife will cry out against the husband unhesitatingly, "I have never received any good turn from you!" Rasulullah *Sallallaho alaihe wasallam* has also said: "It is a common habit of women that in spite of receiving the best possible treatment, they will forget all of that over a single thing happening against their personal wish. Thus, a displeased woman, forgetting all the good done and kindness and favour shown to her by the husband, will openly complain of having had no comfort and ease at home. This is the habitual expression used by women towards their husbands".

The above Ahadith clearly state the reasons for which the majority of women will land in Jahannam and, at the same time, show that the escape lies in giving Sadaqah excessively. When Rasulullah Sallallahu alaihe wasallam addressed the women in the Eidgah, they started removing their jewellery and gave it to Bilal Radhiyallahu anho who accompanied Rasulullah Sallallahu alaihe wasallam and made collection for the poor. Nowadays, women pay no heed to such serious Ahadith and, when they do, the burden of Sadaqah falls on the shoulders of the husband who has to give Zakaat or Sadaqah on their behalf. In case they do it directly, the husband is expected to compensate them. They never permit any decrease in their jewellery. Although they cannot help accepting its loss by chance or by theft or by pawning it for celebrating a marriage, etc., they never think of willingly depositing it in the Treasury of Allah Ta'ala for the Akhirah. They leave it behind after death, to be distributed among the heirs and usually sold away at a very cheap price. Most of them waste a lot of money on remodelling and re-fashioning their ornaments from time to time. The main subject in this Hadith is that excess of wealth does lead to unpleasant situations in the end. As Rasulullah Sallallahu alaihe wasallam has said, "The poor Mohajireen will have a lead of forty years, in entering Jannah, over the rich people of their time", even though the sacrifices and Sadaqaat made by the latter cannot be compared or assessed. Rasulullah Sallallahu alaihe wasallam once made the Du'a:-

اللَّهُمَّ آخِيزْنِي مِثْلَ الْفَقِيرِ وَأَمِتْنِي مِثْلَهُ وَأَحْشِرْنِي فِي تَحْرُورِ الْفُقَرَاءِ

"O Allah, grant me life as a poor man, cause me to die as a poor man and resurrect me in the company of the poor ones".

When Aishah Radhiyallahu anha asked Rasulullah Sallallahu alaihe wasallam the reason for such a Du'aa the reply was that the poor will enter Jannah forty years ahead of the rich of their time and he told Aishah Radhiyallahu anha never to disappoint a poor person, saying, "Give him a piece of date and show him kindness and let him be your favourite; you will be close to Allah Ta'ala on the Day of Judgement". Some Ulama have raised a point that, according to this Hadith, the poor will precede even the Ambiya Alaihemussalam into Jannah, but the author of the present book clears this point by saying that the Hadith states that the matter concerns the poor and the rich of the same class or society; therefore the precedence will take place among each class separately, such as among Ambiya, among Sahabah, and so on for the other groups.

(١٥) عَنْ كَعْبِ بْنِ عِيَاضٍ قَالَ سَمِعْتُ رَسُولَ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ يَقُولُ
 إِنَّ يَكُلَّ أُمَّةٍ فِتْنَةٌ وَفِتْنَةُ أُمَّتِي الْمَالُ. رواه الترمذى كذا فى المشكاة

HADITH: 15

Ka'b Radhiallaho anho says that he heard Rasulallah Sallallaho alaihe wasallam saying, "There is a trial and a temptation for every Ummah. The trial and temptation of my Ummah consists in wealth."

Note: The sacred words of Rasulallah Sallallaho alaihe wasallam are not only a matter of faith but an absolute truth. It is a fact of daily observation that excessive wealth often becomes the cause of vagrancy, sensuality, usury, adultery, cinema-going, gambling, maltreatment and leads to looking down upon people, apathy towards the 'Deen' of Allah and obligatory Salaat, and finding no time for other religious observances, etc. Poverty, on the other hand, does not bring about one-third or one-fourth or even one-tenth of these evils. (There is a saying in Persion, meaning, love-making without money is empty words). Even if these vices do not occur, wealth creates lust for further increase. For example, if one gets three thousand rupees, his constant efforts will be how to increase it and this keeps him so busy that he will hardly care for any rest, for Salaat, Fasting in Ramadan and even Hajj and Zakaat. His ceaseless efforts will be aimed at increasing his business. His efforts in that line will ignore any other thought regarding participation in religious activities or going out to work for Deen, because of the fear of harming his business. In this connection, Rasulallah Sallallaho alaihe wasallam has said repeatedly that, when a person acquires two valleys full of gold, he will begin to look for a third one and that, man's appetite cannot be satisfied by anything but the earth of the grave.

One Hadith says that, after possessing one valley full of wealth, the man begins a search for the second and, when he has two, he will look for a third one; nothing can end his appetite except the earth of the grave. Another Hadith says that a man may have a whole forest of date-palms, but he will wish to have one more and, when he has that, he will desire to have a third one. Thus he will never be content till his death, when his stomach will be filled with the earth of the grave. Another Hadith says, "If a man is given a valley full of gold, he will seek another, if he gets two, he will crave

for a third; nothing can satisfy a man's appetite but the earth of the grave." (*Bukhari*). It shows that man's greed for having more and more has no end, as long as he lives in this world. He goes on entangling himself in one thing and another for increasing his income, having no rest even to remember Allah Ta'ala. That is why Rasulullah Sallallahu alaihe wasallam made the Du'aa:

اللَّهُمَّ اجْعَلْ رِزْقَ آلِ مُحَمَّدٍ قَوْنًا

"O Allah! Let the provisions of my family members be a bare sufficiency (i.e. just as much as should suffice them for their bare needs, and nothing more, lest they should be entangled in the vicious circle of getting more and more)."

Another Hadith says: "Good and merited is the life of a person who has been granted Islam and an adequate livelihood, with which he is contented". Still another Hadith says that every rich and poor person, on the Day of Judgement, will wish that his provisions in this life were limited to bare sufficiency. A Hadith in Bukhari says that Rasulullah Sallallahu alaihe wasallam told his companions that he was not afraid of poverty and hunger for them, but was afraid of their being given plenty, like the previous Ummahs. "Then, your hearts may fall a prey to greed for more and more money, as was the case with the earlier Ummahs, and consequently you may become the victims of that which brought disaster to them. Similarly, warnings have been given in many other Ahadith about the dangers of excessive wealth and its ultimate fate. Wealth by itself is not an unclean or undesirable thing; it is the perversity in our hearts which, when wealth comes, turns the heart to corruption and creates diseases in it. If someone steers clear of that harmful element, abstains from hoarding and uses wealth according to laid-down laws and procedures, it will do him no harm but will prove to be beneficial. Generally, however, care is not taken of the methods and guidelines for its use, nor are the known mistakes rectified. So wealth begins to spread its poisonous effects rapidly.

It is like eating guavas when suffering from cholera, which inherently have no defect but with the presence of the disease in the body these prove very harmful, and may even lead to death. That is why doctors strictly prohibit the eating of guavas when cholera is prevalent, and huge quantities of that fruit are destroyed under their orders. It is surprising that we are afraid of touching a thing when

an ordinary doctor tells us that it is harmful for us, while no heed is paid to the authority whose wisdom and understanding, enlightened by the Divine light of Nabuwwat, are unsurpassed by any of the doctors and physicians of the world. Since Rasulullah Sallallahu alaihe wasallam has repeatedly warned us about the harm and troubles caused by wealth, every one of us ought to be apprehensive of the afflictions that wealth may cause and should use it most carefully, in accordance with the rules of Shariah. For this, it is most important to fulfil the obligations we owe to Allah Ta'ala. It has also been said by Rasulullah Sallallahu alaihe wasallam that a wealthy person who has fear of Allah Ta'ala has nothing to fear from the (evils of) riches. Abdul Aziz Dehlavi Rahmatullah alaihe is quoted to have said that riches can be the best aid to fulfil the commandments of Allah Ta'ala and to win His favours. Rasulullah Sallallahu alaihe wasallam when calling people to Allah Ta'ala never told them to give up all worldly things; rather he encouraged them to live with their families using the good things of this life. Abdul Aziz Rahmatullah alaihe further said, "When Uthman Radhiyallahu anho died, his treasurer produced one hundred and fifty thousand gold-coins (Dinaars) and a million silver pieces (Dirhams); in addition, there was landed property worth two hundred thousand Dinaars in the Khaiber area. Abdullah Ibne Zubair Radhiyallahu anho left behind property worth fifty thousand Dinaars, one thousand horses and one thousand slaves. Amr Ibne Aas Radhiyallahu anho left three hundred thousand Dinaars, while the wealth left behind by Abdur Rahman bin Auf Radhiyallahu anho was countless. Yet, Allah Ta'ala has praised all of them in the Holy Qur'an,

يَذْكُرُونَ رَبَّهُمْ بِالْغَدَاةِ وَالْعَشِيِّ يُرِيدُونَ وَجْهَهُ

"They supplicate and pray to Allah morning and evening only for His pleasure". (Surah Kahf: 28)

يَسْأَلُونَكَ عَنْ النَّاسِ الَّذِينَ يَتَّبِعُونَ تِجَارَةً أَلَا بَيْنَهُمْ ذِكْرُ اللَّهِ

"They are the people whom their business dealings do not prevent from remembering Allah". (an-Noor: 37).

It is true that, in those days, frequent conquests brought the Sahabah large amounts of abundant wealth, which remained with them, despite their generous spending, [their attachment with their property was negligible compared with their love and devotion to

Allah Ta'ala. Some instances have been quoted in the books, 'Fazaile Namaz' (Virtues of Salaat) and 'The Stories of Sahabah,' which ought to be read carefully for the sake of self-admonition. For example, Abdullah Ibne Zubair *Radhiallaho anho*, who has been mentioned above, used to stand up-right in his Salaat like a peg driven in the ground and his 'Sajdah' used to be so lengthy that sparrows would perch on his back, and yet he possessed much wealth. Once, when the enemy forces attacked his position, he was praying in the Masjid and a shell hit the wall of the Masjid; the debris fell very close to him but he did not take notice of it and continued to pray. Again, in the case of another Sahabi *Radhiallaho anho* it is related that, when his thoughts wandered to his fully ripe date-palms garden while praying in it, he felt so grieved that after finishing his prayers he went at once to Uthman *Radhiallaho anho*, who was then the Khalifah, and presented the garden to him, which the latter sold for fifty thousand and spent the money for religious purposes.

Similarly, two bags full of Dirhams amounting to more than one hundred thousand pieces were presented to Aishah *Radhiallaho anha*, which she distributed to the needy. She herself was fasting, but did not think of telling her slave-girl to keep something or to purchase some food, out of that, for breaking the fast. At the time of Iftar, when the maid sorrowfully remarked that if she had kept a Dirham, some meat could have been purchased and they could have eaten it with their meals, Aishah *Radhiallaho anha* said that this could have been done, had the maid reminded her at that time; it was no use being sorry later. These and several other similar instances have been mentioned in the "Stories of Sahabah", while thousands of such instances have been mentioned in books of history. The Sahabah were the people who considered wealth as trivial as the household rubbish; then how could it cause them any type of harm?

Here, it can be argued that to have wealth in abundance is not forbidden, as the Sahabah *Radhiallaho anhum* possessed it in plenty during the days of Khulfa-e-Rashideen and the glorious early period of Islam. But, to take their case as a precedent for our times would be like a feeble and diseased person endangering his life by trying to do things that a young and strong person does. The story at No. 54 in the series of stories at the end of this book should be read carefully in this context. Imaam Ghazali *Rahmatullah alaihe* has said that wealth has an antidote as well as the poison of a snake. Its

benefits are the antidotes, while its damages are like a poison. Only he who has knowledge of its benefits and harmful effects has the power to draw upon its benefits and save himself from harm. Wealth has two types of benefits, worldly and religious. The worldly benefits are well known to all: that is why every one does his utmost to earn it. The religious benefits are three:

1. It helps directly or indirectly in the performance of worship. The direct benefit is in respect of Hajj and Jehaad, which cannot be accomplished without money. Indirectly, money is needed for purchasing food, etc., which if not available will keep a person away from religious activities. When money helps in performing worship, in that capacity, earning money itself becomes worship but only to the extent which is needed for worship; the excess over it will not be in that category.

2. The other benefit of wealth is in spending on other people, which is of four categories:

- (a) To give Sadaqah to the poor and needy people. This has innumerable benefits, which have already been described.
- (b) To spend on well-to-do persons, through gifts or invitation to meals, for creating good relations and friendship and to encourage others to be generous; many Ahadith mention benefits of inviting people to meals or giving them presents.
- (c) To spend for the sake of preserving one's prestige and honour when there is danger from undesirable people. This also counts as Sadaqah. According to the author, a bribe given to escape harm, comes under the same category. Bribery for some material gain is Haraam (forbidden): both the giver and the receiver commit a grievous sin.
- (d) To pay wages to the labourers employed for some work, which often one cannot do oneself. Sometimes, even if the work could be done by oneself, the employment of a labourer, to save precious time, for doing more useful things like studies or worship, etc., is perfectly alright.

3. The third Religious benefit concerns spending on general welfare activities. In this category would come the building of a

Masjid, travellers inns, bridges, religious schools, and hospitals, etc. These will remain a source of recurring benefit, even after death.

The above is a summary of benefits obtainable from wealth from the religious standpoint. Shah Abdul Aziz *Rahmatullah alaihe* lists seven activities that count as worship when money is spent on them namely: (i) Zakaat and Usher, (ii) Sadaqah-e-Fitr (Fitr Alms,) (iii) Voluntary Sadaqah, which includes hospitality and giving loans to needy persons, (iv) Building of Masjid, Inns and bridges, etc., as charitable endowments (v) To perform Hajj or to help a Haji by providing food or conveyance (vi) To spend in Jehaad, when one Dirham will count as seven hundred (vii) To spend on members of one's family (wife and young children) and, if the means permit after that, to help the needy relatives.

Imaam Ghazali *Rahmatullah alaihe* has also noted that the harmful aspects of wealth are two, the religious and the worldly. The Religious harms are of three types:

- (a) Wealth leads towards sins excessively. Often one gets involved in lustful activities, ignoring the risk of becoming a pauper. If a person finds a particular sin beyond his reach, then he loses his inclination towards it, while for anything which is within one's reach his anxiety to get it becomes more intense. Wealth is a great source of power. That is why, the temptations from wealth are far stronger than otherwise.
- (b) Wealth tends to increase the desire for more enjoyable things of life in legitimate directions, such as having better and better food and clothing, etc. The rich would never take simple barley bread or wear coarse clothes; luxurious living leads to increased demand for more things, which leads to increasingly heavy expenses, often beyond the income, which in turn leads to making money by illegitimate means. Thus, a foundation is laid for fraud and hypocrisy. Too much wealth usually attracts a great many visitors and associates, and maintaining connections with them is bound to lead to vices like malice, envy and hostility. All these will create numerous conflicts, which even wealth will not be able to resolve. Deeper reflection on such matters will indicate countless damages of which wealth is the root-cause.
- (c) No rich person can escape being obsessed with the desire of multiplying his wealth and property, so he remains neglectful of

'Zikr and Fikr' of Allah *Ta'ala*. And whatever makes one unmindful of Allah *Ta'ala*, will bring him nothing but a perpetual loss. That is why the Nabi Isaa *Alaihissalaam* has said that three evils are connected with wealth. First, it is earned by improper means. Someone said, "If the means are lawful?" The reply was that the spending will be in wrong directions. Someone then asked, "If the spending is right?" The reply was that the anxiety to increase wealth and to take care of it is bound to keep the possessor from the remembrance of Allah *Ta'ala*, which is an incurable disease.

The remembrance of Allah *Ta'ala* is the essence of all prayers and worship, for which a free mind is a must, whereas a rich person, with plenty of property of varied types, remains occupied day and night with the troubles with tenants and peasants about recoveries and dues from them, about water distribution, etc. Then there are the problems of partnership about shared land or business; there are the state officials and their agents to be looked after. The servants and the labouring class pose their own problems. The same is the fate of the business class who have plenty of worries about their partners, if the business is a joint one. And, the sole trader is beset with worries to increase his income. There are few engagements requiring attention when wealth is in the form of cash with the owner but, even then, the thought of its safety, the fear of theft and worry about the ways of spending it and the people who are jealous of him, are some of the worries that keep the owner's mind occupied with anxieties. All these are some of the harmful effects of wealth and property.

On the other hand, the person who just has enough to meet his essential needs is free from such anxieties. Therefore the antidote for the poison of wealth is to give away, for good purposes, whatever is in excess of one's legitimate personal use. If the excess is kept back, it becomes a poison and leads to vices. May Allah *Ta'ala* save us all from this poison and enable us to spend our wealth on worthy causes. The apt example of wealth is that of a snake. To him, who is an expert in catching a snake and knows its ways, no harm can come from it; on the contrary, he can make an antidote from it, or get some other advantages from it. But, if an ignorant person handles a snake he will be inviting his own death. As such, if we try to copy the example of the well-to-do Sahabah *Radhiallaho anhum* and try to be rich like them, we shall only be asking for our ruin. For them, it was

a different matter, because they treated wealth like ordinary fire-wood, as is clear from numerous examples set by them: wealth did not divert their attention from Allah Ta'ala for even a moment. In spite of this, they were always afraid of its ill effects; their histories give ample evidence.

وَاللَّهُ الْمَوْفِقُ لِمَا يَحِبُّ وَيَرْضَى

And truly Allah Alone aids a person to do what is pleasing to Him.

